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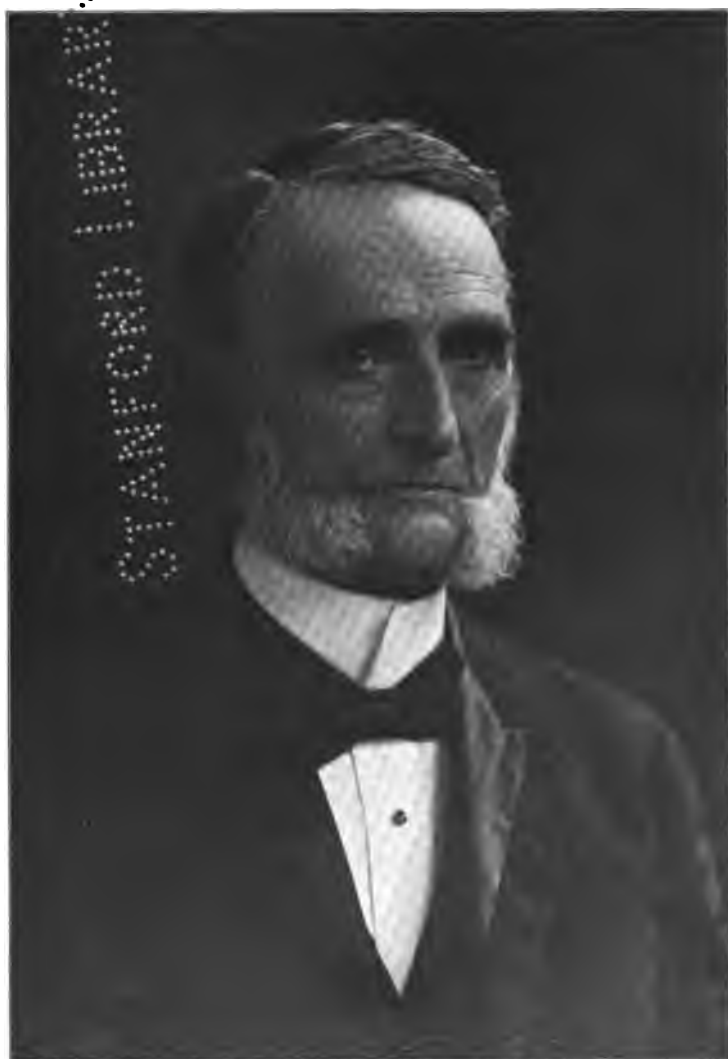
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DR. D. K. PEARSONS

**THE LIFE OF DR. D. K.
PEARSONS, FRIEND OF
THE SMALL COLLEGE
AND OF MISSIONS :: ::**

**BY
EDWARD F. WILLIAMS**



St. John's Library

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To
MRS. MARIETTA CHAPIN PEARSONS

WIFE OF DR. D. K. PEARSONS, HELPER IN THE ACQUISITION OF HIS
FORTUNE, SYMPATHIZER WITH HIM IN ITS DISTRIBUTION, A LOVING
COMPANION AND A WISE COUNSELLOR FOR NEARLY SIXTY YEARS, THIS
ACCOUNT OF THE LIFE AND WORK OF HER HUSBAND IS DEDICATED

PREFACE

THIS book has been written to stimulate and encourage those into whose hands wealth has come, to make, while yet alive such distribution of it as they would wish others to make of it after their decease. The story of what Dr. Pearsons has done is full of stimulus and hope for ambitious young men, even if born poor. It bears testimony to the value of principle, earnest purpose, and devotion to a single object while that object is pursued. It shows what a change in public sentiment, gifts wisely made and scattered over a series of years, can produce in reference to such institutions of learning as our small colleges. If the State Universities and the marvellous work they have done, owe their existence to the Morrill Act, the suggestion of a Vermont man, the small colleges and the thousands of young people who attend them owe the work they are doing and the regard in which they are held to the gifts of another Vermont man, the man whose life and deeds it is the purpose of this book to relate.

It should be said that the responsibility for the appearance of the book rests wholly upon its author and not all upon Dr. Pearsons, who has not even suggested that any record of what he has done for higher education be made public.

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I

**BIRTH, ANCESTRY, EDUCATION, EARLY LIFE
PROFESSIONAL LIFE IN CHICOPEE, MASS.**

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LIFE OF DR. D. K. PEARSONS

I

BIRTH, ANCESTRY, EDUCATION, EARLY LIFE PROFESSIONAL LIFE IN CHICOPEE, MASS.

DANIEL KIMBALL PEARSONS was born April 14, 1820, on a farm two and one half miles distant from the center of the town of Bradford, Vermont. There were seven children in the family, six sons and one daughter. Two of the sons, Charles and Arthur, died in infancy. The daughter, Elizabeth, the youngest of the family, married Dr. A. M. Cushing of Springfield, Massachusetts, where she died June 17, 1880, leaving two sons, one of whom is a lawyer in New York City, and the other principal of the New Haven (Conn.) High School. John Alonzo, the eldest son, was the first settler in Evanston, Illinois. In 1854, the year of his arrival at Evanston, there was but one house on the more than three hundred acres of land which the newly organized university had purchased. This house Mr. Pearsons and his wife occupied. For several years he ran an express wagon between the suburban village and the city of Chicago; later he engaged in the lumber business. His house was

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headquarters for Methodist ministers and for everything that pertained to the interests of Methodism in Evanston. Throughout life he and Mrs. Pearsons took a deep interest in the welfare of their Church and University. One of the Ladies' Halls is known as the Mrs. John A. Pearsons Hall. Mr. Pearsons died January 25, 1902, honored and loved by all who knew him. William Baron Chapin, the third son, was born at Fairlee, Vermont, in 1814. He died at Holyoke, Massachusetts, in 1897. He was educated in the common schools and academies of his native state, but studied law in the Harvard Law School, graduating in 1849. He settled very soon thereafter in Holyoke, Massachusetts, making, as he used to say, the thirteenth lawyer seeking a living in that then rather small village. His reputation for honesty and ability, his urbanity and public spirit led to his appointment by the Governor of the State, as Judge in the Police Court, a position he filled to the satisfaction of the public and retained until his death. He was an ardent lover of music, and through his efforts made it possible for the citizens of Holyoke to listen frequently to the best music of the times. He served the city three times as its mayor and never failed on any occasion to do whatever he could to advance its interests. After the death of his father, and until the mother had a house of her own built for her by her second son, she lived in his family. She died in 1885 at the age of ninety-one years and four months. George, the fourth son, who became a business man at an early

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age, made his home in Fort Dodge, Iowa. Here he acquired a competent fortune, and was recognized as a man of sterling integrity and a leader in public affairs. He was interested in the building of railroads, the draining of swamps, and in whatever concerned the welfare of the state. He was three times chosen mayor of his adopted city, and from 1885 to 1888 was Indian Inspector, to the great advantage of his wards. He died in July, 1904, aged 74, leaving three sons and a daughter, who became the wife of the late Senator Dolliver of Iowa. Mr. Pearsons began his business life in connection with the Vermont Central Railroad. In 1868 he moved to Fort Dodge, Iowa, where he spent the remainder of his days. The brothers differed from each other in temperament and personal appearance, but were alike in their high standards of duty and in their genuine patriotism. Above the ordinary size, wherever they went, they impressed people by their magnificent physique and their courtly manners.

The parents were of Puritan stock and trained their children carefully in the principles of their faith. Of John Pearsons, the father, his son, the Doctor, says, "He was the honestest man I ever knew." A Vermont farmer, a descendant of a family which, though with Scotch blood in its veins, had resided in the state about one hundred years, by strict economy he obtained a good living from his land, and at his death left his children an honored name and a character in which they could not detect a flaw. The mother, Hannah Putnam, a

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distant relative of the famous Israel Putnam, was distinguished for her mental gifts and her personal beauty. Her sparkling black eyes and her keen wit have descended to her second son, who resembles her more than any of her other children. John Pearsons and his wife were members of the Methodist Church of Bradford, and in it the children acquired their church-going habit. Dr. Pearsons has often referred to the long walks he took with his mother Sunday mornings to attend Sunday school. The grandparents on the father's side were Congregationalists. To each of these churches the Doctor has given a fund of five thousand dollars on condition that the Methodists care for the graves of the father and mother, and the Congregationalists for the graves of the grandparents. He has also provided a library for his native town.

In the winter the children attended the district school, and in the summer worked on the farm. Early in his life Daniel determined to get an education and make a place for himself in the world. His mother encouraged him and his father was ready to assist him as far as his means allowed. He studied in the Bradford Academy and in the Montpelier Conference (then Newbury) Seminary, where he prepared for Dartmouth College, and where he was converted. To this seminary he has given fifty thousand dollars, as part of its endowment. Lack of money compelled him to leave college at the end of the first year. He had lived on less than a dollar a week, had boarded himself, and like many another

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young man eager for an education, he taught school for several winters in Vermont and Massachusetts. Although he began to teach when only sixteen he was very successful. During these formative years an incident occurred which illustrates what he has always called the care of "a kind providence." When about eighteen or nineteen he decided to go to Boston, find a place in a store and become a merchant. For days he walked the streets unsuccessfully. No one wanted him. With his money nearly gone, he went down to the market, near Faneuil Hall, met a man with a truck wagon, who hired him at once and took him out on the wagon to his home in Brookline where he had a dairy and a small farm. At the end of the season his employer, an earnest Baptist, advised him to attend the Manual Labor School which his denomination had established at Worcester, Massachusetts, where he could earn his way without interfering with his studies. He took the advice and at the close of the term a committee from a school in the suburbs came to the Academy for a teacher, and after interviewing several of the young men who had been recommended, insisted on seeing "that young man from Vermont, who had paid his way by his work," and the only one in the school who had done so. A brief consultation with him led to his employment as the teacher of a school in which his experiences have been cherished in memory as among the pleasantest of his life. With the money saved from his Brookline engagement and from his winter's service he was

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able to continue his preparation for college. In his later years Dr. Pearsons spoke very often of the pleasure he had in teaching, especially in helping earnest students to overcome what to them seemed at times insurmountable difficulties. In one of his five schools he had an encounter with a bully, larger than himself, whom he had whipped thoroughly to the great joy of the school and of the entire neighborhood. In the lawsuit which followed he was triumphantly acquitted. The expense of this suit was met by the people, and in the dismissal of the case, which was for assault and battery, the judge said that evidently the "young man had made the assault and the teacher had applied the battery."

In 1841 Dr. Pearsons began his professional studies at Woodstock, Vermont, at that time one of the best medical schools in New England. Its professors were men of distinction in their profession and did not fail to arouse the ambition of their students. When Dr. Alonzo Clark, one of these professors, and a physician of large practise in the city of New York, learned that Mr. Pearsons had decided to defer graduation a year in order that he might earn money for his necessary expenses, he offered to loan the hundred dollars needed, provided he would remain and take his diploma. He consented, and not long after graduation settled in Chicopee, Massachusetts, where as partner with a successful doctor, he earned the first year about eighteen hundred dollars, paid off his indebtedness and laid something by for future use. This partner-

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ship continued for three years, when he bought a house, married Miss Marietta Chapin, daughter of Deacon Giles Chapin of Chicopee, and began practise by himself. This practise became large and profitable. With a wife of unusual beauty of person and singular charm of manner, a member of one of the old families of the state, educated in Miss Willard's Seminary at Troy, New York, and interested in everything that interested her husband or promoted the welfare of the community or the world, the young physician could hardly fail to become a leading figure in the growing manufacturing town. He was appointed health officer, made superintendent of schools, and as a leading citizen arranged a course of lectures under the auspices of the Cabot Institute in which such men as Dr. J. B. C. Smith of Boston, Dr. E. H. Chapin of New York, Horace Greeley, Elihu Burritt, Theodore Parker and President Hitchcock of Amherst College took part. The fee paid was ten dollars a night and expenses. The profits from these lecture courses, which continued until the lecturers began to demand larger pay, were turned over to a Library Association and laid the foundation of the Chicopee Public Library, one of the best of its kind in the state. It was during the late thirties and the early forties that Mary Lyon was trying to establish a school for girls at South Hadley. One of the homes in which she was a welcome visitor, and where she received sympathy and aid, was that of Deacon Chapin. Dr. Pearsons was deeply interested in her efforts,

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in the woman herself, in the character and aim of her school, which he frequently visited, and decided that if he were ever able he would do what he could to aid such schools as hers. Neither he nor Miss Lyon at that time dreamed of the great institution which has grown up in that little country village, or that the country physician would put hundreds of thousands of dollars into its buildings and its endowment. In the early and middle forties "Pa Hawks," as he was called, a retired minister, a unique personality, drove from town to town in an old wagon drawn by a slow-moving horse, begging bedding, dishes, corn, potatoes, almost anything for the girls in the new school. It was the sacrifice, the heroism, and the enthusiasm of the founders of what is now Mount Holyoke College that deepened and made permanent Dr. Pearsons' interest in the education of poor boys and girls.

In love with his profession, satisfied with the position he held in the community, at home in the best social circles, it was with genuine surprise, as he has told the story, that one day he listened to his wife's question, "Why don't we sell out and go West?"

"What?" said I. "Give up this fine practise and begin again?" "Yes," said she. "I have heard you talk with that man from Oregon" (his name was Thurston, he represented Oregon in Congress, and used to spend some of his vacations in and about Chicopee), "and I have made up my mind that you were made for a business man." "Whatever I am, I owe to my wife," asserts the doctor. "She inter-

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ested me in everything good. To her belongs the credit for all that I have done. I trusted her judgment, I never knew it to fail. I always told her everything and always followed her advice. Within three days a man came along and wanted to buy my practise. I sold it to him as quickly as you can snap your thumb. My wife's friends were greatly disturbed. They thought it was a foolish move. But my wife was firm. We broke up housekeeping. I sold our house and we spent six months in visiting Europe. It was our first trip abroad. My wife loved travel. This trip did both of us a great deal of good. In 1851 we made our first visit to the West. We went as far as Janesville, where an uncle and aunt lived. The Railway stopped at Elgin. The rest of the way we went by stage. The roads were poor and muddy and sometimes we forded the rivers. One of our fellow-passengers from Beloit to Janesville was a loud-talking swearing sort of a man, who found fault with everybody and everything. At Beloit I saw a building on the hill above the river and I asked what that building was. 'Oh,' said he, 'that is a college which some cranks from the East are trying to build.' All the way to Janesville he kept talking against the colleges and I defended them. When we reached our destination I went up to him, shook my fist in his face, and said I am coming out West, and am going to become a very rich man and give money to just such colleges as this." And Dr. Pearsons always adds, "I have kept my promise."

It is not surprising that one of his first gifts to

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colleges should have been to Beloit. It is surprising that it should have been one hundred thousand dollars, that it should have been made without solicitation and without the knowledge of any one connected with the institution. At that time the college was small, hardly able to meet its bills, with no prospect of the rapid expansion which has brought it into a leading position among the colleges of the country. If the offer of one hundred thousand dollars by an unknown man from Chicago, came as an overwhelming surprise to the friends of Beloit, there was hardly less surprise that the gift was made on condition that its trustees and friends raise another hundred thousand dollars in about seven weeks to match it. Impossible as it seemed to many to meet those conditions, they were met, and the college placed on a fair financial foundation. There was only one man on the Board of Trustees who at that time had any personal acquaintance with Dr. Pearsons, and to enquirers who wondered if the generous stranger would be able to make good his promises, he was permitted to give assurances which removed every doubt. From that day to this the relations between Dr. Pearsons and Beloit have been of the most intimate character, and his gifts to the college instead of stopping with one hundred thousand dollars in buildings and endowments have nearly or quite reached the sum of six hundred thousand dollars. Thus has his promise to give money to the college which Eastern cranks were building on the hill been redeemed.

II

PREPARATION FOR LIFE IN CHICAGO

II

PREPARATION FOR LIFE IN CHICAGO

IN THE period between the sale of his practise in Chicopee and his settlement in Chicago, from 1851 to 1860, Dr. Pearsons was preparing himself, consciously or unconsciously, for his business career in the city on Lake Michigan. These preparatory years, as Dr. Pearsons always calls them, were business years also, and strenuous years as well. They were years spent in travel, in lecturing, in the purchase and sale of wood, timber and land, and in study not only of the special subjects upon which he addressed the people, but of conditions, moral, educational and financial, prevailing in different sections of the country.

On his return from Europe, a trip at that time not often made by persons in his circumstances, Dr. Calvin Cutter of Boston, famous as a physician and as an author of text-books on physiology, anatomy and hygiene, persuaded him to go South and introduce his books into the schools and higher institutions of learning in that section of the country. It was arranged that he should lecture on the topics treated in the books he had to sell wherever he could

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find an opportunity. With headquarters at Nashville, Tennessee, Dr. and Mrs. Pearsons spent the winters of 1852 and 1853 in traveling over Tennessee, Kentucky, Alabama and Georgia, the Doctor speaking in nearly all of the colleges in those states. So successful were these two winters in the South that he devoted the winters of 1854 and 1855 to lecturing in the State of Maine on his own account, without regard to the sale of books. In these lectures he sought to do good and to disseminate knowledge. He had brought home a fine manikin from Europe, and with his charts possessed an apparatus which could not fail to attract attention. To these lectures he has often referred as furnishing an eminently satisfactory experience in his life. In the winter of 1856 lectures were given in the West, and in 1857 a course was given in Lawrence University, Appleton, Wisconsin, one of the institutions which years afterward received aid from the Doctor's purse.

Nowhere had he any difficulty in securing an audience. Those who have heard him speak from college platforms can easily understand how attractive he must have been as a lecturer. His subject was comparatively new. It was presented as one of great importance, as one that concerned the health, efficiency and comfort of every living being. It was fully illustrated. The lecturer had the faculty, inborn and carefully cultivated, of saying in simple terse language what he wanted to say and no more, and of saying what his audience apparently wished him to say. A plain man, like Brutus, he

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spoke straight on, and used words which no one had any difficulty in understanding. At the end of every lecture those who had heard him felt that they had learned something worth knowing, had listened to a man who had said something for them to remember. He was attractive in personal appearance, with a clear penetrating voice, absolute master of himself, with a fine command of the language of common life and a power to employ technical terms so that common people could catch their meaning. With a native wit which burst forth spontaneously in nearly every sentence and illuminated every subject upon which he touched, it is only what we might have anticipated that he should be as successful as a lecturer as he had been as a physician, or as in later years he would prove himself to be as a man of business. During these years he made lecturing a business, and took care not to fail in it.

It was no easy matter, even after the decision had been made to go West, to find just the place for a permanent home. A visit to Janesville, Wisconsin, had made it clear that northern Illinois offered more attractions for business enterprise than any other point in the Middle West. But the decision to settle in Chicago was not reached for several years. While studying the country and making several trips a year between the East and West, the Doctor purchased a farm in Vermont on which there was a fine lot of wood with a large amount of timber on it ready for marketing. He knew that the railroad wanted both timber and wood and that, as the

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way to the railroad station was down hill, it would be easy to haul them to the station. He knew that he could secure Frenchmen at a reasonable price to get the wood ready for him, and he persuaded himself that after disposing of the wood and timber he could sell the farm and its buildings for all they cost him. His father, with whom he was staying at the time of his purchase of the farm (for which he paid cash), was much surprised at what his venturesome son had done, and wondered a little what he would do next. The father protested, mildly, against the desecration which would be wrought by cutting down "those beautiful trees" which had stood so long and were so dear to the people who lived in the neighborhood. The protest did little good. The son persisted and in the course of three or four years sold his timber and four thousand cords of wood, obtained the money for it and then disposed of the farm and the buildings on it, for what he had paid in the beginning. He was led to undertake this experiment while waiting for a business to which he could devote his life, partly to show a younger brother what could be done in this direction and to encourage him to go into business himself. That brother was an apt pupil and made good use of the instruction he received.

But four years of lecturing as a business seemed to the Doctor a sufficiently long period for that kind of life. True, he had made it profitable. He saw that he could secure an independent fortune were he to follow it. But with all of its attractions it did

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not satisfy him, and although he continued to lecture occasionally for two years longer, here and there, and especially in the West, he ceased to look upon lecturing as an occupation to be followed through life.

One day, when in Springfield, Massachusetts, the owner of 14,000 acres of land in Champaign and Livingston Counties, Illinois, met him on the street, and asked him if he would undertake the sale of these lands on a five per cent commission. The offer had come as if by chance and was accepted. Mrs. Pearsons and her husband now felt that the time had come for them to settle permanently in the West; just where, they left the future to decide, but somewhere in Illinois. For more than a year their headquarters were at Rochelle, Ogle County. Here the Doctor owned a farm of several hundred acres from which in a single season he cut one hundred and fifty tons of hay and on it fed seventy head of cattle through the winter. But his heart was not in farming; rather in selling land for others to occupy.

First of all he sought to discover the best way to secure a perfect title to land that had been sold, perhaps more than once, for taxes. Very often this was a difficult task, for land titles had become very complicated. Many who held them would not give them up on reasonable terms. There were land sharpers in those days in Illinois. It took the Doctor more than a year to learn their crooked ways; but nature had endowed him with keenness of per-

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ception and with a shrewdness which the sharpers failed to take into account. In a little while they soon discovered that in dealing with the people he was more than their match. He dealt honestly. The people trusted his word. The titles he gave proved to be good. There was less and less business for men who did not intend to keep their word. Such men hated him, as a matter of course. They spoke against him. He paid no attention to them, but went quietly on disposing of the land already entrusted to him, and becoming agent for the sale of other large tracts of land and even of small ones, if asked to do so.

Pleasantly situated, as he had been in Rochelle, living sometimes with a private family, sometimes on his farm, he saw that with the increase in his business, it would be for his advantage to be in Chicago. Some idea of the extent of that business soon after his settlement in that city, may be obtained from the fact that Michael Sullivan, "the land king," made him his agent for the sale of 40,000 acres and Solomon Sturgis entrusted him with the agency for the sale of 20,000 more. Nor were these the only tracts of land for which he was agent; his growing reputation as a land broker and his extraordinary success in selling lands where others had failed and the confidence which the people in various sections of the state had in him led the authorities of the Illinois Central Railroad Company to offer him the agency for the disposal of their lands. These lands they wished to sell to actual settlers. They

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were on each side of their right of way and embraced every alternate section and extended out for several miles. Favorably situated, as we now see they were, they were then a drug on the market. Extensive advertising had done little good. People preferred to settle near the rivers, in regions already partially occupied. Many of those who had bought near the Road were complaining of its unhealthfulness. They suffered from fever, ague and discouragement, and were more ready to offer their own lands for sale than to persuade others to purchase near them. Furthermore, it was rumored that the title to the railroad lands was not good. In such circumstances there was little encouragement for a man like Dr. Pearsons, whose reputation was already made, and who had a large and growing business, to become an agent for their sale. He appreciated the difficulties which stood in his way, but did not shrink from them. He knew he could overcome them. Having satisfied himself that these railroad titles were flawless, and having brought capitalists in the East to his way of thinking, he offered these lands for sale, and as he did so, expressed his willingness to loan money to their purchasers rather than to purchasers of the lands at their side. He knew that with the settlement of the country the suffering from fever and ague and from homesickness would cease. His frank, open ways with the people, his reputation as a man who always did as he agreed, who was ready to relieve a man from his land if its buyer found it too much of a burden for him to carry, rendered it

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easy for him to succeed where many others had failed. To him, more than anyone else in his generation, is the disposal of these lands due, and their occupation, by industrious, intelligent and prosperous communities.

If we have somewhat anticipated later events in Dr. Pearsons' life, it has been in order to bring out more clearly the nature of that preparation through which he passed before entering upon a business career in Chicago, which in less than three decades made him several times a millionaire.

When he came to the City his reputation as a dealer in land was fairly well established. Out in the State he was better known than by business men of Chicago. There the people trusted him implicitly. Men in the East controlling large capital had given him their complete confidence. The *Ætna Life Insurance Company* of Hartford, Connecticut, had deemed itself fortunate in securing such a man to handle its funds. With a business as large as his and a reputation for honesty which had never been questioned, he was soon reckoned as one of the solid men of the city. He had mastered the details of the business he had chosen to follow. His accounts at the banks were never overdrawn. Bills were always paid as soon as presented. He had few, if any, confidants, but it was noticed that his transactions were large and that he was always able to carry them out.

For such a man with such a training, with such capitalists behind him and success already won, it

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is easy to see that in spite of the political unrest in the country, it would be easy to win a competency, and even a large fortune in Chicago. He himself has always said that everything worked for his advantage. He had met with nothing to discourage him. Everything that he had touched turned into money. True his personal capital was small, but in mental power, in business ability he was rich. He was persistent also. Never for a moment did he doubt his complete success. He did not undertake to do many things, but the one thing to which he gave his mind he made sufficiently important to tax all his energies.

The good Providence, which had led him hitherto, and had brought him to Chicago, he felt sure would not forsake him there.

A great blessing had come to him in his wife. She never doubted the wisdom of any of his movements. They had in fact counselled together in regard to them all. She was the silent partner in all her husband's undertakings. From the day when he sold his practise in Massachusetts and they had turned their back on its delightful social life, through years of patient waiting, she had cheered him with her presence and strengthened him by her approval. In that early period of their life they were one in thought and aim, as they continued to be, until for her the end came, and she was taken home to enjoy her well-earned rest. But for the wife, the husband might not have been able to do what he has done for the benefit of his fellowmen. To her wisdom, her

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sympathy, her love and her support in weariness and disappointment, he could turn for refuge and strength. In her clear vision, he never failed to see light. "To her," he has said again and again, "I owe everything that I have become. The fortune which I have distributed was as much hers as mine. She helped me to earn it and while she lived she helped me to distribute it."

III

CHICAGO IN 1860 AND AFTER

III

CHICAGO IN 1860 AND AFTER

THE Census of 1860 gave Chicago a population slightly in excess of 112,000. At that time the three divisions of the city, North, West and South, were well marked. The North Side was the aristocratic side. It had been first settled, and by excellent and prosperous families. On or near the shore of the lake dwelt such men as the Honorable Isaac N. Arnold, member of Congress, and Author of a Life of Lincoln, Ezra McCagg, Judge Mark Skinner, Mahlon D. Ogden, William B. Ogden, by common consent, the ablest, most prominent and influential citizen of Chicago, E. H. Sheldon, Walter L. Newberry, the founder of the Newberry Library, E. B. Washburn, Minister of the United States to France, Gurdon S. Hubbard, the Indian Trader, and E. W. Blatchford, interested in every plan formed for the benefit of the city. Such a group of men—and associated with them were many others whose names cannot be here mentioned—it would have been difficult at that time to have found in any other city of its size in the country. The residence quarter on the North Side was very attractive. Though

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the houses were nearly all of wood, they stood back from the street in the midst of ample grounds and were surrounded by trees which furnished abundant shade. Houses similar to these, though less costly, were scattered along the Lake Shore, beyond what is now Lincoln Park, out into Lake View, on whose open fields the German contingent in the city was wont to make merry on Sundays and holidays.

Then, as now, there were more people on the West Side than on the other two sides combined. But beyond Ashland Boulevard, then Reuben Street, and south of Adams Street, the houses were few and widely scattered. Here and there manufacturing establishments had begun to spring up. The population was chiefly of the industrial class. It was intelligent, energetic and frugal. Not a few men of wealth belonged to it and lived in its midst. Beyond Twenty-second Street on the South Side, with the exception of a few houses on Cottage Grove Avenue, the territory was largely unoccupied. The Stock Yards were about one half mile west of Camp Douglass, where Confederate prisoners were kept during the war. This camp was at the corner of Thirty-first Street and Cottage Grove Avenue. In 1860 and for some years afterward, Chicago presented the appearance, to a stranger, of an overgrown country village, with here and there a street which reminded one of a city.

Among the dealers in real estate Peter Page and the Bowen Brothers were prominent. Potter Palmer with Marshall Field and L. Z. Leiter, as partners,

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C. B. and J. V. Farwell, controlled the dry-goods business. J. W. Doane, G. S. Hubbard, E. W. Blatchford, Cyrus H. McCormick, T. W. Harvey and scores of others hardly less prominent in different lines of business, were building up fortunes for themselves, and at the same time doing what they could to build up the city. Among the physicians, Dr. N. S. Davis was a leader; Emory A. Storrs stood at the head of the Bar. Solomon Smith, W. F. Coolbaugh, Chauncy M. Blair and George Smith, who died in London only a few years ago leaving a very large fortune, were leading bankers. The late Chief Justice Melville W. Fuller was a rising young lawyer. Van H. Higgins, Norman B. Judd, Jerome Beecher, Jacob Beidler, Peter Schuttler, the wagon maker, B. W. Raymond, L. D. Boone, T. M. Avery, H. Z. Culver, Deacon Philo Carpenter, Deacon William Bross, afterwards Lieutenant Governor of Illinois, in addition to those above mentioned, were some of the men with whom during his early years in Chicago, Dr. Pearsons was brought into contact. To say that in ability, he compared favorably with the best of them, is not going beyond the truth. For a young city the pulpit, too, had fully its share of fame. Dr. W. W. Everts of the First Baptist Church, Dr. Z. M. Humphrey of the First Presbyterian Church, Dr. R. W. Patterson of the Second Presbyterian Church, Drs. T. M. Eddy and I. H. Tiffany of the Methodist Church, Dr. W. W. Patton of the First Congregational Church, Dr. W. H. Ryder of St. Paul's Universalist Church, Dr. Robert Collyer of Unity Church

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were men who were able to fill any pulpit in the land. Without exception they were staunch defenders of the Union and throughout the war were untiring in their efforts to support the government and provide for the wants of the soldiers. Not less outspoken than they or less earnest in their service were Dr. Robert H. Clarkson of St. James' Episcopal Church and Father Dennis Dunne of the Roman Catholic Church. From his own minister, Dr. Humphrey, and from each of the others, as he listened to them from time to time, Dr. Pearsons heard words which could not fail to deepen his sense of the value of an education and his conviction that opportunities for acquiring it should be open to the children of the poorest families in the country.

The leading newspaper was *The Tribune*, owned in part but edited and controlled by Joseph Medill, whose instinct for journalism was inborn, and whose great ability was always used for what he conceived to be right. Its competitor, *The Times*, brilliant and somewhat unscrupulous, was edited and owned by William F. Story, a man of rare talent, and greatly loved by those who knew him intimately. During the war this paper was not always loyal to the Government. The evening journals were of less importance, though they filled a large place in the estimation of the public. Outside their respective denominations, the religious papers were little known and their circulation was small. The business of the city was ranged around the Court House, which stood on the present site of the City Hall, and occu-

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pied an entire block. It was not till after the war, although the city rapidly increased in size during the period of hostilities, that a new and better Chicago began to show itself. This new Chicago, which the Census of 1870 reported as having a population of 293,000, was in its business section, as well as in its North Side residence quarter, almost wholly swept away by the fire of 1871. In the new Chicago, which gradually took the place of the one which had been destroyed, its builders had commendable pride, though many years passed before all the marks which the tornado of fire had left were removed. That third Chicago is now giving place to a city whose hotels, immense stores, sky-scrapers, office buildings, railway-stations and palatial homes call forth the admiration of every visitor. That a retail store, and a dry-goods store at that, should occupy in the first decade of the new century, the entire front on State Street, between Washington and Randolph Streets and nearly as much space on the Wabash Avenue front had hardly entered the mind of Marshall Field, the great merchant, or of any of his partners in the seventies or the eighties. Nor had William Deering or Cyrus H. McCormick or P. D. Armour or Gustavus A. Swift dreamed of a business like that which their successors now control. But even then the stress of business was severe and the problems which were daily coming up for solution were perplexing. That so many of them were solved satisfactorily may well excite wonder.

Lake Street was the center of the dry-goods trade

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of the city. Dearborn Street, between Lake and Madison Streets, was the center of the banking business. Until 1864, the Second Baptist Church worshipped in a building which stood on the South East corner of La Salle and Washington Street, a corner afterwards occupied by the Board of Trade. The Second Presbyterian Church was at the corner of Wabash Avenue and Randolph Street, and the First Baptist Church and the First Presbyterian Church were not far from each other on Wabash Avenue near Van Buren Street.

Where the Auditorium Hotel now stands was a row of marble fronts, three stories in height, with a basement for kitchen and dining room, known as the Marble Terrace, in which Tuthill King, S. C. Griggs, J. W. Peck, J. W. Scammon and ex-Governor Bross had their homes. This row of houses was destroyed in the fire of 1871 and was never fully rebuilt.

Important as Chicago was in 1860 as a business center, it was then yet little more than a straggling western town. Since the panic of 1857 there had not been much building. The prevailing architecture, save in a few residence quarters, was unattractive. The hotels were the most imposing buildings in the city. As houses of entertainment, few better could be found anywhere. Among them the Sherman House, Tremont, Richmond and Metropolitan deserve mention.

The Wigwam, in which Abraham Lincoln was nominated for the Presidency, stood on Market

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Street between Randolph and Washington Streets. In it the Honorable W. M. Evarts of New York City, presented as a candidate for the Presidency the name of the Honorable William H. Seward of New York, whose nomination the East had taken for granted. He was followed by the Honorable Norman B. Judd of Chicago, who presented the name of Abraham Lincoln of Illinois. There were no nominating speeches like those to which we are now accustomed. But feeling was intense and often very bitter. Outside his own state Lincoln was little known, while Seward was known and honored throughout the whole country. The nomination of Lincoln added to the interest which the East had begun to take in Chicago, and drew attention to it as a new center for the creation and expression of public opinion. Throughout the war Chicago was faithful to the cause of the Union, not only in the raising and equipment of soldiers, but in providing for their comfort in field and hospital. It was in this city that immense fairs were held in the interest of the Sanitary Commission, in which such women as Mrs. M. D. Hoge and Mrs. Mary Livermore were prominent and movements originated which contributed not a little to the efficiency of our armies.

But while outwardly patriotic and apparently ready to submit to any sacrifice for the honor of the flag, the city as early as 1859 was divided into parties which took opposite sides on the questions which led to the Civil War. Native Americans, coming from places north of Mason and Dixon's Line, were

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for freedom and the Union, at whatever cost. Sympathizing with them were the Germans and the Scandinavians, an important element in the city, and a majority of the Irish. Men born and educated in the South, and the number was quite large, favored slavery and the doctrine of States Rights, and were willing to permit secession as a last resort. These honest differences of opinion and the discussions to which they gave rise, help to make Chicago an interesting place in which to live, even if its business interests were sometimes threatened.

IV

BUSINESS LIFE IN CHICAGO

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BUSINESS LIFE IN CHICAGO

IT WAS a rainy morning in April, 1860, when Dr. and Mrs. Pearsons came to Chicago to live.

They had no home of their own to which they might go. There were no friends or relatives to bid them welcome. Their entrance into the city excited little interest, either on the part of men of wealth or of the general public. As capital, the Doctor brought five thousand dollars in cash in his handbag and deeds to farms he owned out in the state.

A slight acquaintance with Mr. William H. Carter, who kept a boarding-house at 46 Van Buren Street, led him thither. Here board was secured for himself and wife at ten dollars a week. Here for several years they had their home. A desk for business was hired in the office of Harvey B. Hurd and Henry Booth, 116 Randolph Street, for twenty-five dollars a year. The second year the rent was doubled, and the third, on the ground of the Doctor's growing business, it was trebled. The Doctor decided that if he must pay seventy-five dollars a year for a desk in an office not his own, it would be better for him to have an office which he could control. One was

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found at a moderate rent not far from the one he had occupied. It was in the Methodist Church Block. This office he cared for himself and remained in it for several years. It was always in good order.

When Mr. Carter, following the example of Messrs. Hurd and Booth, raised the price of board beyond what Dr. Pearsons deemed a reasonable figure, he determined to have a house and home of his own. He found no difficulty in exchanging land in the country for 48 Van Buren Street, where he lived many years. The house was well situated. It was not far from the business center of the city, not far from the First Presbyterian Church, at which Dr. and Mrs. Pearsons were constant attendants. As the city grew, however, this house became less and less desirable as a place of residence; and after disposing of it, its occupants went to the Palmer House, where they continued to reside for sixteen or seventeen years, or until their removal in 1885 to Hinsdale, a suburb sixteen miles from the city.

From a business point of view to most men the outlook in 1860 would not have appeared altogether promising. At that time few would have thought it possible to lay the foundations of a large fortune by the sale of land in neglected sections of the state.

Hay, when delivered, was bringing one dollar and fifty cents a ton. Oats were selling at twelve and one half cents a bushel. Corn brought only ten cents a bushel. What inducement could there be to buy land in Illinois? Neither farming nor stock-raising at prevailing prices offered any great attrac-

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tion to settlers. With an energy that seemed inexhaustible, and an optimism that discouragements could not weaken, Dr. Pearsons began and continued to persuade men and women from the East, native Americans, not a few of whom were of Scotch, Irish or German descent, to make their homes in Illinois. Of failure there was no thought. Sales of land were made in lots of forty, eighty, one hundred and twenty, one hundred and sixty acres, one quarter of the price in cash, the remainder in one, two, three years with interest at six per cent although the regular rate was ten per cent or more. Usually he was ready to loan money on favorable terms for improvements, and thus was able to secure one fee for the sale of the land, and another for lending money with which to improve it.

When he settled in Chicago he was forty years old. His faculties were well developed and thoroughly disciplined. Rugged strength and a tenacious purpose had come to him through his early struggles and continued self-denials for an education. As a physician he had studied people and learned something of the motives by which they are influenced. Interest in Mary Lyon and her work for young women, as well as personal efforts to improve the sanitary, the intellectual and the moral conditions of the village in which he had lived, had introduced an altruistic element into his character which years afterward became masterful. Travel abroad had given him a glimpse of old-world conditions, and travel in his own country had prepared him for the

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business career upon which he was now entering. He knew men East and West, North and South. Tall, straight as an arrow, with no superfluous flesh, with a keen black eye, which seemed to penetrate to the depths of one's nature at a glance, with a dignity of movement and manner which indicated complete confidence in himself, with a frankness and even bluntness of expression which spoke of honesty of purpose and a determination to deal fairly with all who came to him, he began in Chicago that struggle for wealth which in thirty years brought about results with which the world is familiar.

Whatever others may have thought, the man and the times, were suited to each other. The opportunities for business which the city and state afforded with the difficulties connected with them, were just what a person with Dr. Pearsons' temperament and character needed to stimulate him in the highest degree and to bring out all that was best in him. To his credit it should be said that if the money-making instinct was strong in him, equally strong was the purpose that the gains which came to him should sometime be devoted to the cause of Christian education.

The years were strenuous, the earlier ones in particular. For months at a time, Monday morning would find the Doctor at a railway station, carpet-bag in hand, ready for a trip to the country. He had carefully arranged his route. He knew where he would stop at night, where he would get each meal. It was not at every house one would care to

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sleep or eat. Ordinarily the Doctor would take from four to six men with him to see the land he was offering for sale. These men were all prospective buyers. But the Doctor did not care to sell until purchasers had been on the land he wished them to buy. While looking over the different tracts of land, one would say, "I will take this section, or a part of it," another would choose another section, and a third and a fourth each, another, till the entire tract, sometimes containing several thousand acres, was sold. On one of the best of these days more than five thousand acres passed through his hands. In this way the foundations of many villages were laid, which afterwards grew into large and prosperous towns. Was this kind of work profitable? Ask the Doctor, and he will tell you that his five per cent commission on the sale of land brought him very large returns. Did all of this remain in his hands? By no means. Some of it was expended in order that more might be made. Apart from the cost of selling, which was deducted from his profits, he was constantly asked for special gifts. Men would say, "We are Methodists," or, "We are Baptists" or "Presbyterians, and we must settle where we can have schoolhouses or a church, where we can feel at home, or a library," and then the Doctor would reply, "Get together just such a company as you want, select the place where you want to live, and I will furnish the land at so much an acre. I will loan you so much on it and I will give one hundred, two hundred, perhaps three hun-

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dred dollars for your schoolhouse, church or library." Though the Doctor believed in being generous with the people who bought his land, he disclaimed any idea of benevolence in gifts like those just mentioned. They were investments from which he looked for large returns in money. All the same, they were gifts, and their frequency, and their amount had a share in preparing him for the time when the making of money would cease and the distribution of it became the business of his life.

It was in the eastern part of the state or a little to the east of the center that the larger portion of the land Dr. Pearsons had for sale was located. Prior to his coming to Illinois settlers had shunned, as undesirable, lands very far east of the line of the Illinois Central Railroad, or even adjoining it. The Doctor saw very soon that if he would succeed in his business, he must convince people that just as good homes could be made on the lands he had for sale as those already occupied farther West. With the resources at his command he soon effected an entire change of feeling in the minds of incoming settlers.

Sundays were spent in Chicago. They were happy, restful days. Mornings and evenings, Dr. and Mrs. Pearsons would be in their pew in the First Presbyterian Church. At home the Doctor would learn from his wife what the women of the church were trying to do for the needy, and through her, money would find its way to them in ever-enlarging streams of benevolence. The first year of his life in Chicago saw him a teacher in the Railroad Mission established

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by Father Kent, and under the care of the First Presbyterian Church; he was soon deeply interested in it and glad to give both time and money to its support. Patriotic as a man born in Vermont and living so long in Massachusetts could hardly fail to be, in spite of the political excitement of the times, he gave himself wholly to business. Perhaps, like many others, he doubted at first if the South would take up arms against the North. Were war to break out, he could not believe it would be serious or last long. He felt, too, that in bringing the right kind of men into the State as permanent residents, he was adding strength to the cause of freedom.

More and more his office became the center of important money transactions. Profits from his regular business and from increasingly large investments drew the attention of moneyed men to him. As has been said, he not only sold land, but also loaned money on it after its sale. For many years hundreds of thousands of dollars were paid out by him for first mortgages and in a majority of instances on land which he himself had sold. Nor need anyone be surprised at the amount of the loans he made, for he sold not less than two hundred thousand acres of land in Illinois alone. In the decade from 1860 to 1870 Dr. Pearsons became a rich man. He was recognized as such in banking circles and in the commercial circles of the city. His advice was sought in matters pertaining to the city as the advice of one of its leading citizens. When a new bank was formed, it was a good advertisement for

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it, if the name of Dr. D. K. Pearsons could be found in the list of its stockholders. It was equally valuable for the Company which was seeking to develop the South Side City Railway System. A man of the strictest integrity, of unusual force of character, of rare judgment in all financial matters, he easily had found a place among the financial leaders of the city.

It was in the late sixties that Dr. Pearsons began to buy pine lands in Michigan. Business friends shook their heads, warned him against the risks he was taking, said that there was timber enough in Michigan to last five hundred years, and that any man buying these lands would surely lose all of the money he put into them. The Doctor persisted, as he usually did when he made up his mind to do anything, and kept on buying and paying cash for his purchases, until he had become the owner of sixteen thousand acres of some of the best timber land in the state. He, himself, superintended the cutting of the logs, and often sold them himself. The Fire of 1871 increased the demand for timber, and it was fortunate for him, that when twelve of his houses on the North Side were burned, he could exchange his lumber for their reconstruction. The fire brought him his share of loss, although he suffered less than many others, for the larger part of his houses were on the South Side. But he was one of the men who with courage went through those terrible days of devastation and suffering, and gave himself earnestly and enthusiastically to the work of

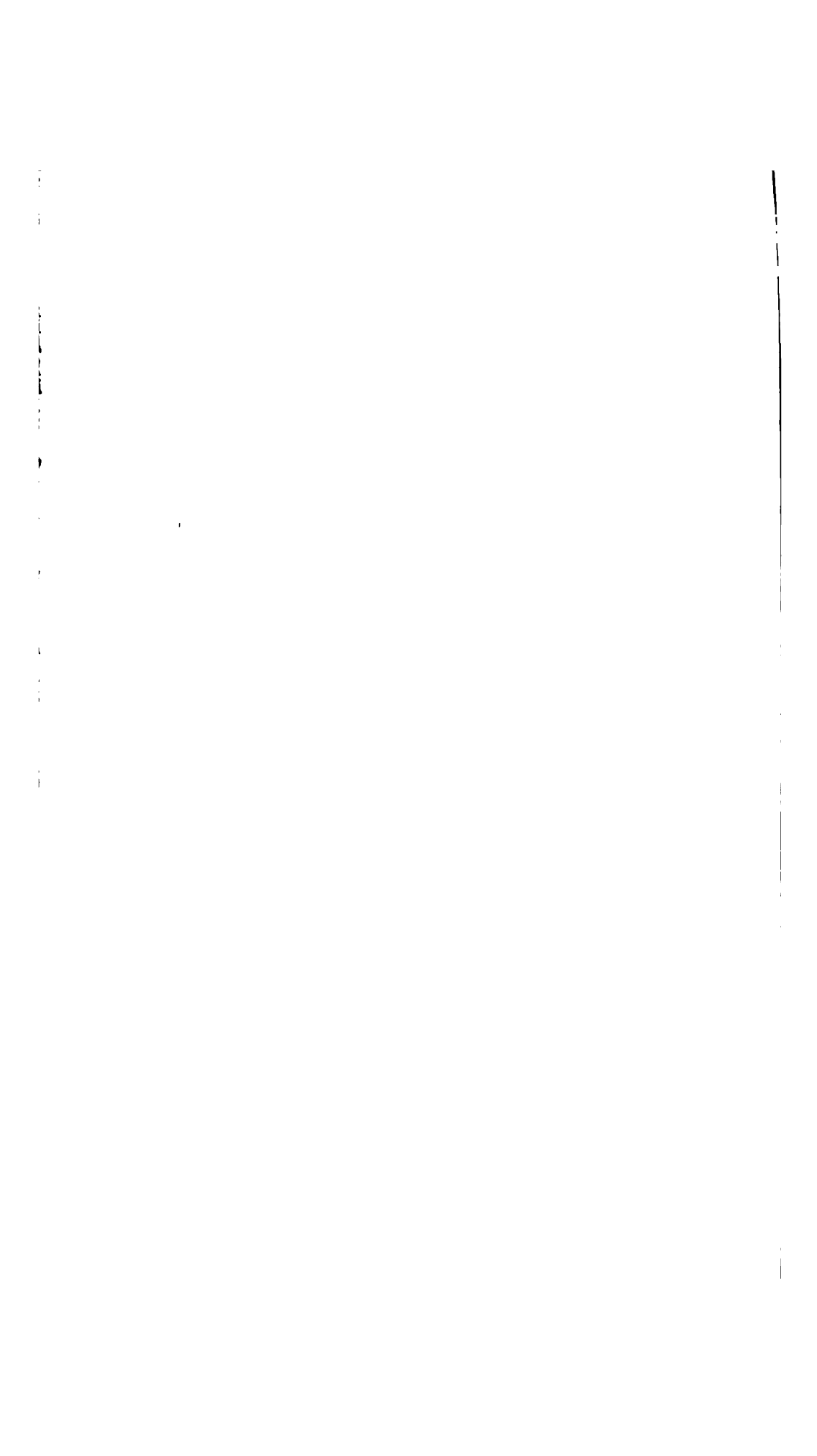
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reconstruction. From him no expression of doubt was ever heard as to the power of the city to rise from its ashes with new strength and a more prosperous business life than it had yet seen.

A broker in land, a lender of money, director in several banks, director in the South Side City Railway Company, representative of the *Ætna Life Insurance Company* of Hartford, Connecticut, and of other men's interests till 1877, in that year he laid aside the obligations he had hitherto assumed for others, and gave himself wholly to his own interests. The business which he had built up, he turned over to two of his clerks, Mr. H. A. Pearsons, a nephew, and Mr. O. B. Taft, young men of fine business ability who first, as Pearsons and Taft, and later as the Pearsons-Taft Land Credit Company, have continued and enlarged that business, until it is now one of the most prominent and soundest land companies in the United States.

V

BUSINESS LIFE IN CHICAGO—*Continued*



V

BUSINESS LIFE IN CHICAGO—*Continued*

FOR the twelve years following 1877, Dr. Pearsons continued in business for himself only. He bought and sold in his own name, land, houses, wood, timber. A large depositor in the banks, he rarely or never borrowed from them or did anything that in any way could shake his credit. A great deal of his property was in such shape that he could get its value in cash at short notice. Such bankers as Solomon Smith and Chauncy Blair were his close friends. Daniel A. Jones of the Board of Trade was another man with whom, in the church as well as in business, he was intimately associated, and of whose estate of four million dollars, he was one of the executors. From this estate he secured one hundred thousand dollars for the Presbyterian Hospital, which under the influence of Drs. J. P. Ross and E. A. Hamill he had been instrumental in founding. To this hospital he himself has given not far from another hundred thousand dollars, in addition to personal service the value of which cannot be estimated. Without this service it is doubtful if the hospital could have been established as early

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as 1873, certainly not with anything like its financial strength and magnificent equipment.

Many of the men with whom he was associated in the management of the South Side Railway were men of very strong personality. S. B. Cobb, Jerome Beecher, whose names are borne by some of the buildings on the campus of the University of Chicago, Jacob Rosenberg, S. W. Allerton, were men of wealth and of decided convictions as to the way in which business should be conducted. Dr. Pearsons was equally strong in his convictions. These were the men who advocated the use of the cable in place of horses, and later were willing to replace the cable with electricity. Conservative as they all were, they did not hesitate to spend money for improvements which would reduce the cost of operation, furnish better service to the public and increase their own profits.

As a large owner of real estate Dr. Pearsons was brought in close relations with real estate men, and from them learned at first hand when to buy and when to sell. But neither he nor any of the men in whose judgment he confided, had any true idea of the changes which would take place in the values of land within the city limits, or in its outlying districts. They failed to perceive the full extent of the change which would be wrought in transportation by the use of electricity instead of the cable, by the building of elevated roads or by increasing facilities for suburban travel. They knew that the changes wrought by these means would be

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very great and of immense importance, but their full significance when they were made, no one seems to have grasped. They would have scouted the idea that land would ever bring within the loop the price now asked for it. Nor did they foresee the demand which would be made and continue to be made for land for great business establishments within or near the limits of the city.

Though not in competition with any of the real estate men of the city, at the head of a business whose interests were out in the state rather than in the city, he was yet brought by the force of his character and by the success of the business which he managed into close relations with the leading business-men of the city, and as a man of wealth was associated with them by the public. That he was influenced by the remarkable men whose names have been given in the preceding chapter and that in his turn he influenced them, is certainly true. In any other city and among other men he might not have become the man he was or have attained the prominence he did, as one of the leaders in the financial affairs of the city.

Great as were the interests of the later years of his business life, Dr. Pearsons did not allow himself, under the pressure of the surprising changes then going forward, to forget the social, intellectual and refining interests of the city. He had a share, and no small one, in organizing the Society of the Sons of Vermont, was a constant attendant at its meetings, over which he sometimes presided and not

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infrequently addressed. He was interested also in the work of the Historical Society, the Academy of Sciences and the Art Institute. He was one of the men to whom it was possible to go for advice and aid in anything which really concerned the welfare of the city.

As Chairman for fifteen years of the Board of Trustees of the First Presbyterian Church, he took the lead with such able helpers as Messrs. Swift and Sherwood in paying the debt of eighty-two thousand dollars resting on the Society. Toward that debt, first and last, he himself contributed not less than fifteen thousand dollars to say nothing of the time spent in visiting persons in order to obtain their subscriptions. Those who were present can never forget the surprise they felt when one Sunday morning Dr. Arthur Mitchell, the pastor, stopped in the midst of his sermon and asked Dr. Pearsons to come forward and address the people. The congregation was large. Men of wealth were there in goodly numbers. Rather more than forty thousand dollars were still to be pledged if the debt was paid. The trustees had said that sum could not be secured and so thought the pastor. Dr. Pearsons was confident that it could be. His first words were words of cheer. "This debt is going to be paid this morning. We can pay it and we will pay it. It only means that those who have given one thousand dollars must give two thousand. I have given five thousand dollars and I am going to give five thousand more." Then the tellers, carefully selected

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by Dr. Pearsons beforehand, went round to receive pledges. Thirty thousand dollars came in. Ten thousand were left. "Who will provide for this little remnant of debt in blocks of two hundred and fifty dollars each?" In a few minutes the blocks were taken and so ended this debt-paying affair which meant so much to this important church, but which Dr. Pearsons used to say was not worth mentioning. Its success was due to the generosity, the wisdom, the patience and the persistency of the man who has done so much for the colleges of our country.

In 1873, while living at the Palmer House, in the First Ward, Dr. Pearsons was nominated as an alderman to represent that ward in the common council. It was an independent nomination, but was promptly accepted by both parties, so that the election was practically unanimous. He served in the council for three years and to the duties which came to him as alderman, gave almost undivided attention. Speaking of the time required for the discharge of these duties he has said again and again, it cost him not less than fifty thousand dollars a year to serve the Ward while he represented it. Mayor Heath made him chairman of the finance committee which included such men as S. H. McCrea, once President of the Board of Trade, Jacob Rosenberg and J. B. Briggs. The city had suffered very greatly from the fire of October 9, 1871. Taxes had been collected with difficulty. Even those of 1873 and 1874 were delinquent. It was a part of the duty of the finance

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committee to discover some way to collect them. Meanwhile the credit of the city was at a low ebb. In fact it was as nearly bankrupt as a city could be and preserve the semblance of credit. It was paying its bills in scrip which was selling at a discount. Through a New York bank, five hundred thousand dollars worth of bonds had been sold. Interest on them was overdue and the creditors were demanding their money. Mayor Heath and the other members of the finance committee urged Dr. Pearsons to go to New York, pacify these bondholders by explaining the situation, and persuade them to give the city a little more time to meet its obligations. The president of the bank through which the bonds had been sold gave Dr. Pearsons a hearty welcome and set aside a room for him in which to meet the disappointed and clamoring creditors.

There was something in Dr. Pearsons' appearance that created a favorable feeling toward him on their part, from the very first. In reporting that meeting he said that as these creditors gathered, they had little to say about what was due them, but a great deal about what the city had suffered from the fire. Although no money was paid them at the time, they went away satisfied that the city would finally, as it did, meet all of its obligations. There was a single exception. One man came into the room where Dr. Pearsons was conferring with the creditors, saying in a loud voice and waving a piece of paper, "Where is that man from Chicago? I want my money, and I want it now."

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"Do you want the principal as well as the interest?"

"Can I have it?" he asked.

"Certainly," replied Dr. Pearsons. "Wait until I telegraph to Chicago; I have money in the bank. I will pay you myself. The credit of the city is good. I will advance you the money."

"Do you mean that you will pay this money yourself, and do you say that the credit of the city is good?"

"Yes, sir."

"Well, then," said the man, in a different tone of voice, "if I can have my money when I want it, I do not care for it now," and putting his paper in his pocket he quietly withdrew. This was one of the men who had given the President of the Bank a great deal of trouble by his unreasonable demands for his money. It was the manner of Dr. Pearsons, his tact in dealing with men, his ability and when necessary, as in the case just mentioned, his willingness to pledge his own fortune to save the credit of the city, that rendered this visit to New York at this critical period in its history, so important and so memorable. Without the aid and the firmness of such Mayors as Monroe Heath and Thomas Hoyne, backed by such men as formed their Finance Committee, the scrip which had been issued to meet current expenses would have been repudiated. For on some technical ground the court pronounced its issue illegal. The Finance Committee refused to take advantage of the creditors of the city, even with a decision of a court behind them. In time the scrip

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was taken up at its full value. It is doubtful if any three years of Dr. Pearsons' life have ever been more useful than the three years in which he served Chicago as alderman from the First Ward.

In 1889 the public was startled by the announcement that Dr. D. K. Pearsons had retired from business, that having acquired a fortune he saw no reason for increasing it, that as he had no children to provide for, no relatives dependent upon him for support, he could see no reason why he should not devote the remainder of his days to travel and to the employment of the means which God had entrusted to him for the welfare of others. But the announcement made it clear that it would do no good to solicit gifts from him, that having acquired his fortune through his own efforts he would dispose of it without asking advice from any one.

Some years before reaching this decision Dr. Pearsons had purchased a ten-acre tract of land in Hinsdale, a suburb on the Burlington Road, sixteen miles from the city of Chicago. The land was slightly rolling, well covered with noble trees, and within a short walk from the railway station. Almost in the center of this beautiful tract, the Doctor erected a large and comfortable house and furnished it in accordance with his wife's wishes and in deference to her taste. In this delightful home they lived together until 1906, when Mrs. Pearsons, after a long illness, passed on to her eternal rest. Lovers of the beautiful, not indifferent to what is known as good living, with no pleasure in the gaieties of life,



THE HOME AT HINSDALE

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rarely entering into society, caring nothing for fashion, above the temptation to spend money for show, they were satisfied to dwell apart from the strife of the business world, and to consider in what way they could most wisely invest the means God had given them for the permanent advantage of the youth of the nation. At Hinsdale they resumed the simple life in which they had taken such pleasure at 48 Van Buren Street, and still earlier, in Chicopee, Massachusetts. They enjoyed the visits of congenial friends and the freedom of abundant space and pure air, and with daily rides in an attractive country they renewed their strength and deepened their interest in the welfare of mankind.

Free from business obligations, Dr. and Mrs. Pearsons were at liberty to go where they pleased, whether in their own country or in other countries. Both were very fond of travel, fond of meeting intelligent people with views somewhat different from their own. Three times they crossed the Atlantic and extended their visits East. They made themselves familiar with the Pacific Coast from Southern California to Alaska. Winters they spent wholly, or in part, at the South, sometimes visiting again the places they had visited in the early years of their business life. Summers often found them in New England with friends or at quiet resorts where they met people with whom it was a pleasure to associate.

A very important member of the Hinsdale family was a sister of Mrs. Pearsons, Miss Julia A. Chapin, who had cared for her mother in the East till her

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death, and who afterwards made her home in Hinsdale. She was a brilliant woman, intellectually and socially, very benevolent, and heartily in sympathy with her brother and sister in their plans of disposing of their wealth. At her death in 1904, the Woman's Board of Foreign Missions for the Interior, received a bequest from her of more than \$23,000.00 as an endowment. To this home there came visitors from every section of the country, and even from abroad, seeking for such aid as its inmates were giving and confirming them in the wisdom of the plans they had determined to follow. Here were discussed those methods of giving which have placed so many of our colleges on a good financial basis and have made a higher education possible even for poor boys and girls. Nor were these discussions confined to the United States alone. The interests and needs of the foreign field were not forgotten. Anatolia College in Turkey received large and timely aid, and through Mrs. Pearsons the Presbyterians were enabled to keep at least two women steadily at work in the fields under their care. Young women from the South, chiefly from Berea, born among the mountains, uncultured and untrained as they were, were received into the home, and while employed as servants were treated as friends and companions; after receiving instructions from Mrs. Pearsons in the mysteries and duties of housekeeping and the usages of good society, they returned to the college to finish their studies, or to their homes, from which others were sent away for an education.

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Here we may pause to ask how it was possible for a man forty years of age, without influential friends, in less than thirty years to acquire a fortune of several millions of dollars in a city like Chicago? Most people would say it was because of his rare business capacity, the singleness of his aim, of his power to read men at a glance, his honesty in all his transactions, and his evident interest in the welfare of the men with whom he dealt. The Doctor's answer to this question always has been, "Through a kind Providence all things worked together for my advantage. All my plans succeeded." True, they were well-laid plans. They were carefully thought out, and only those followed which promised immediate success. Few risks were taken. One object was kept in mind, the making of money. Expenses were kept at the lowest point possible, consistent with comfortable living. Nothing was paid out for costly entertainments. No money was wasted on theatres or operas. With household expenses never exceeding two or three thousand dollars a year, and personal expenses reduced to a minimum, it is not difficult to see that with an income that often averaged three thousand dollars a week, money would accumulate rapidly. The gains were all invested with great care and were soon adding large sums to the yearly income. Opportunities for investment were constant and promising. Bank stock was purchased at its lowest price. This stock was never sold. Its dividends were invested in stock in other banks at or near par, and as this stock was con-

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stantly rising in value, the gain on it alone in the course of a generation would produce a fortune. For many years houses and land in different parts of the city rapidly increased in value. The pine lands in Michigan yielded large returns. But with the same opportunities another man might not have obtained the wealth which seemed to flow so naturally into Dr. Pearsons' hands. His success was certainly due to the good Providence of God, but with that Providence he coöperated. He was careful to keep his character good. He looked after his health. He dressed with scrupulous care, though inexpensively. If his diet was simple, it was as nourishing as possible. He never failed to give himself sufficient sleep, or to sleep where he would have an abundance of fresh air. Nor did he hesitate to spend money generously when necessary to secure more business. He advertised extensively. He gave money to churches, schools, libraries in order to persuade people to buy his land. He cultivated the acquaintance of leading men who lived in the region where his lands were situated. He took pains to have good stories to tell when he met farmers and business men out in the state. Whenever he made a sale of land he did his best to make the purchaser feel that he had obtained the worth of his money. In various ways he sought and succeeded in winning the confidence of people, so that when immigrants came from the East their friends would refer them to him as a man who would treat them honestly and befriend them to the best of his ability.

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True, he held people to their agreements. They were expected to meet their obligations promptly, but no more was ever exacted than was due, and no land title which passed through his hands was found imperfect.

He never complained. Disappointed at times he may have been, but of these disappointments he said nothing. He was cheerful in the homes where he stopped for a night for food. He was optimistic in the darkest period of our history. Were the times hard? He knew they would be better. He could give reasons for his belief, and often won many others over to his way of thinking.

As a business man he trusted his own judgment. He did not ask advice of other men, however successful they may have been. Yet he did not overlook the fact that the methods they had pursued, might be the methods he ought to pursue. But he did not follow them, until after careful investigation, he had convinced himself of their value. He did nothing hastily, yet at times his decisions seemed to be made on the spur of the moment. In reality they were the result of years of experience and study. Having made himself master of all the facts connected with the transactions he had in hand, he was, naturally, equal to any emergency that might arise with regard to any one of them. In his case there was not much chance for emergencies. He had prepared for them so carefully that they did not arise, or if now and then one met him, he was ready for it. He was careful not to be taken

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off his guard, or to be tempted into speech or action he might afterwards regret. In his later business years as the result of long experience, he could say almost immediately whether he would or would not consider a proposed trade. He learned to know men. His clerk used to say of him, that he would look a man through as soon as he came into his office, and that his judgment of him was nearly always correct. This gift was of value to him not only in his business life, but in that more strenuous period devoted to the distribution of his property. It enabled him to detect beggars who came to him as gentlemen, but whose object was personal gain. Not many of these beggars of the first rank were likely to call upon him a second time. His refusal to grant their request did not need to be repeated. He was equally quick to detect merit, and many a man who entered his office in fear went away with courage, for he had seen a man who sympathized with him, realized what burdens he was carrying and had promised him help.

One of the rules which he followed and commended to a company of young men seeking his advice in his own language is as follows: "Keep cool, don't overload the stomach, breathe pure air, and lots of it, eat a vegetable diet, don't eat late suppers, go to bed early, don't fret, don't go where you will get excited, and when you grow older, don't forget to take a nap after dinner. Old age depends upon heredity, common sense and a good stomach." In a speech at Beloit in reply to the question, "How

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did I make my money?" he said: "I'll tell you boys a secret. I did it by keeping my character clean. That's the only thing I had to start with, and it is the best thing any man can have. Without it you are not worth a picayune." In an address to the Sons of Vermont, at one of their annual dinners, he said, "It is not easy to give the secret of success. It cannot be described. It is inborn." And yet he was always careful to say that he never lost sight of his determination when in business life to make money, to put aside anything and everything that interfered with it; that he never spent money foolishly, or for anything not absolutely necessary, nothing for theatres or operas, or base-ball or football exhibitions, nothing for simple pleasure unless in travel; that he practised the utmost economy, was frugal from the first and intended to be until the end of his life, that he never did any business on borrowed capital or entered into speculations of any sort. He kept his resources so completely under his control that he could turn them into cash at an hour's notice.

It is not strange that such men as he should succeed. It would have been stranger if he had failed. For to clearness of vision, a cheerful and optimistic disposition, a judgment of men that rarely failed to be correct, native endowments of a very high order, a business ability that seemed to thrive on difficulties, and singleness of aim, there were added a persistency of purpose which nothing could turn aside, a willingness to endure hardship and continuance of

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toil which would have broken down almost any other man, a combination of qualities which won success almost as soon as they were brought into exercise and rendered failure well-nigh impossible.

VI

**BEGINNING OF A GREAT BENEVOLENT CAREER.
GIFTS TO CHICAGO INSTITUTIONS. DECI-
SION TO AID COLLEGES**

VI

BEGINNING OF A GREAT BENEVOLENT CAREER. GIFTS TO CHICAGO INSTITUTIONS. DECISION TO AID COLLEGES

PREVIOUS chapters have shown that Dr. Pearsons was looked upon as a generous man long before colleges became the chief object of his bounty. Until his removal to Hinsdale in 1885, he was a steady attendant at the First Presbyterian Church, of which his wife was a member, one of its staunchest and most liberal supporters, and a willing contributor to its many charities. As has been said he was a teacher in its Railroad Mission, founded by Rev. Aratus Kent, in hearty sympathy with its work and ready always to bear his full share of its expenses.

After his removal to Hinsdale in 1885, at a largely attended meeting of its Society, the church put on record its appreciation of the service he had rendered it while acting as Chairman of its Board of Trustees. It was through his initiative, by his personal efforts in connection with such men as the late Messrs. Sherwood and Swift and by his own gifts of more than ten thousand dollars that its debt was paid.

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The Resolution, which reads: "Resolved: that hearty thanks be given to Dr. D. K. Pearsons for his faithful and devoted service, wise counsel and liberal gifts, especially during the financial distress of this church," was unanimously adopted and with expressions of sorrow that he had found it necessary to remove from the city and establish his home in one of its suburbs.

Interested from its organization in the work of the Y. M. C. A., to which from the first to the last he has given very large sums, in October, 1887, he turned over to its President, J. V. Farwell, Jr., property valued at \$30,000.00. In 1908 the Association received from him \$20,000.00 in cash and in 1909 \$20,000.00 more. For the LaSalle Street Building he gave \$10,000.00. That the Association appreciates his interest in it, is shown in the following statement by its Secretary, L. Wilbur Messer.

"Dr. Pearsons has made four substantial gifts to The Young Men's Christian Association of Chicago. His first gift was a piece of property on Cottage Grove Avenue, then valued at \$30,000.00. In that period of the Association's history this gift was most significant in its amount, and in the recognition by Dr. Pearsons of the need of permanent endowment for the future development of the Association work. The amount realized by the sale of this property was invested in the endowment portion of the LaSalle Street Building.

"The second gift of Dr. Pearsons was to the amount of \$10,000.00 in cash for the LaSalle Street Building.

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This additional gift was most timely in showing the continued interest of Dr. Pearsons in the welfare of the Association and in binding conditional subscriptions.

"The third gift of Dr. Pearsons was the amount of \$20,000.00, made in the early stage of the canvass for the Fiftieth Anniversary Million Dollar Fund. This fund was dependent on securing the larger portion of the substantial gifts from representative citizens. The generous coöperation of Dr. Pearsons assisted us in closing large conditional subscriptions and in securing the coöperation of many others.

"The fourth gift was for the sum of \$20,000.00 at the time of the twelve-day canvass for the completion of the million dollar fund. The Association had raised \$831,000.00 toward its million dollar fund in subscriptions from less than three hundred persons. The twelve-day canvass was then inaugurated to raise \$350,000.00 which would not only complete the Anniversary Fund, but would make possible the building improvements not contemplated when that fund was started. Toward the close of this campaign Dr. Pearsons really saved the situation by this, his second subscription of \$20,000.00, to the anniversary fund. This gift was the more significant in view of the fact that the Doctor had said that he would make no other gifts except to colleges which had already been included among his beneficiaries. The work of this Association so appealed to him, however, and his former interest having continued, he made his gift consistent by

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stating that he had adopted The Young Men's Christian Association of Chicago as one of his family.

"Even more significant than the gifts already mentioned was the generous and spontaneous offer from Dr. Pearsons on the last day of the canvass that he would pay any amount that was needed at the close of that day to complete the fund of \$350,000.00. The Association needed \$18,000.00 at the time this offer was telephoned to our office, with only four hours to raise that amount. The public response was so prompt and generous, however, as to complete the fund without calling on Dr. Pearsons to make up any deficit. The gratitude of the Association was expressed at that time in a resolution, which was personally presented to Dr. Pearsons, at his home, by the President and the General Secretary of the Association.

"This statement will show that Dr. Pearsons has been a most important factor in the broad development of the life of The Young Men's Christian Association of Chicago and in the wise provision for adequate endowment to safeguard its many interests."

The Resolution of which Mr. Messer writes, as passed by the officers and friends of the Y. M. C. A. and presented to Dr. Pearsons in person, is as follows:

"The five hundred officers, members and friends of The Young Men's Christian Association who have successfully promoted the campaign for \$350,000.00 in twelve days, send hearty congratulations

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and greetings to you as you approach your ninetieth birthday on Thursday of this week.

"Your generous subscription of \$20,000.00 at a critical point in the campaign, in addition to your former subscription of \$20,000.00 for the anniversary fund, and your further offer by telephone this afternoon to make a further subscription of the amount needed to complete the fund at 6 P. M., have cheered every worker and have been largely responsible for the final success of the undertaking.

"The Young Men's Christian Association is proud to be numbered with the many institutions whose work has been extended and strengthened by your generous benefactions. It is our sincere wish that you may enjoy many years of unmeasured happiness in realizing the results of your practical philanthropy."

No hospital is better known in Chicago or has done better work than the Presbyterian. As already said this hospital grew out of the efforts of Dr. Pearsons in connection with those of Drs. E. A. Hamill and J. P. Ross. It was the personal gifts of Dr. Pearsons at the very beginning of the life of the hospital, and his personal interest in it and work for it that secured its early prominence and success. He was President of its Board of Managers from December, 1883 to April, 1884; from April, 1885 to April, 1889; from April, 1899 to December, 1900, about seven years in all.

His gifts to the hospital as reported by its Superintendent, Mr. Asa Bacon, have been as follows:

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August 31, 1885.....	\$10,000.00
January 20, 1887.....	5,000.00
November 10, 1888.....	10,000.00
January 24, 1889.....	5,000.00
April 10, 1889.....	30,149.00
April, 1907	5,000.00

Other gifts were made from time to time of which no account is here made. Through his efforts, in 1888 for example, the books show that at least \$5,000.00 came to the hospital. Many large gifts are traceable to his influence. As to the effect of his gifts and his personal interest reference may be made to the dedicatory address, dated April 22, 1889, of Dr. John Henry Barrows, then Pastor of the First Presbyterian Church. His words are: "It would be unjust not to mention, even in his presence, the incalculable services which have been rendered by the gifts, the active interest, and the sleepless labor of him who for years has been the President of this institution, Dr. D. K. Pearsons. The debt which the hospital owes to him can never be fully understood, except by those who have so faithfully worked with him."

Ernest A. Hamill, in his report to the Board of Managers, April 8, 1901, said: "Our esteemed President, Dr. Daniel K. Pearsons, retired December 17, 1900, from the presidency of the Board of Managers, owing to the many demands made upon his time and strength by his philanthropic work. One of the hospital's earliest friends, Dr. Pearsons gave generously in money and encouragement when

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both necessities came slowly, and for many years his interest in the hospital has been active and practical." That interest continued unbroken to the last days of his life, and was as deep as his interest in any one of the colleges he had aided.

In the Historical Society, The Academy of Science and more recently in the Orchestra Association, he had an interest which found expression in substantial gifts. What a single gift has accomplished for the Art Institute we know from its highly honored Director, Mr. W. M. R. French, who writes:

"From the foundation of the Art Institute in 1879, I had longed for a collection of Braun and Company's reproductions of standard works of art. I had a list of about 500 carefully prepared, hoping to be able to buy them. About 1892 an agent of Braun and Company visited Chicago, and I took him to Mr. Hutchinson. (Mr. Hutchinson has been one of the men who has put time, money and thought into the Institute, and done more than any other person, apart from the Director, to secure its success.) I remember the Artist, Mr. Childe Hassam, was here and went along with me to interpret the agent's French. Mr. Hutchinson promptly asked the agent to ascertain from his House at what price they would sell their whole publication, amounting to 16,000 or more autotypes. The Columbian Exposition was coming on, and the House of Braun and Company was anxious to have its works put before the people. The Art Institute Building was used for

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the World's Congress. The whole collection, I suppose, at the retail price, would be worth \$40,000 or \$50,000. The result of it all was that they offered to sell the whole collection, excepting a few which were virtually duplicates, or otherwise undesirable, for \$15,000.00. The photographs we actually received numbered a little above 16,000. We have not added more than 500 since. Mr. Hutchinson went to Dr. Pearsons and proposed to him to pay for half the collection, the Art Institute to pay for the other half. To this Dr. Pearsons assented. The next day he came in and told Mr. Hutchinson that when he told his wife what he had done, she said he ought not to be doing things by halves that way; and he would pay for the whole. So the collection was named the 'Mrs. D. K. Pearsons Collection of Carbon Photographs.' It is the largest of its kind in America, the second being in the Public Library in Portland, Oregon, the third in the Athenæum Library in Boston. In the Art Institute it forms a wonderful basis for the study of art. It is entirely accessible to students at all times, and is really open to the public on the free days of the Art Institute, Wednesday and Saturday. It has suffered little from its free use for sixteen or seventeen years. We always show it to our visitors as one of the remarkable features of the library."

The gift was made in 1892 and was without conditions. This gift emphasizes a remark frequently made by Dr. Pearsons. "It is surprising how much good a little money will do if given wisely at the

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right time and to persons who know how to use it for the benefit of others.”

In 1887 he conveyed property worth \$50,000.00 to the Trustees of the McCormick Theological Seminary (Presbyterian), the income to be used as scholarships for needy young men preparing themselves for the ministry. The President of this Seminary, Rev. Dr. James G. K. McClure, writes:

“As to the gift made by Dr. Pearsons and his wife to the Scholarship Endowment Fund of the McCormick Theological Seminary, ‘out of glad and willing hearts, in the hope that it will prove to the glory of God in the education of young men in the Gospel Ministry,’ I cannot speak with too high appreciation. It came at a time when it was absolutely necessary for the continuance of the work of the Seminary. Without it there would have been no sufficient provisions for the needs of the students and the students would have been obliged either to give up studying for the ministry or to seek some other institution which could properly care for them. The income from this gift has been applied carefully to the assistance of young men whose means are not sufficient to carry them through the Seminary course. The men who have been thus assisted have gone into every part of the world, living and preaching the gospel. I can well believe that no gift Dr. Pearsons has ever made tends to bring him larger comfort of heart than this gift to the Scholar-

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ship Fund on October 25th, 1887, of McCormick Theological Seminary."

Two days later, October 27th, as a joint gift from himself and Mrs. Pearsons, he conveyed property valued at \$20,000.00 to the officers of the Woman's Foreign Missionary Board of the Presbyterian Church of the Northwest, so much of the income as might be required to be set aside for the support of two women as missionaries in the fields under the care of this Board and the remainder to be used for current expenses.

October 24, 1887, he invited Professors Fisk and Boardman, Curtiss and Scott of the Chicago Theological Seminary (Congregational) to meet him in his office, and after asking a few questions and affirming his interest in the Seminary, he put into their hands deeds to seven houses, then renting for \$4,000.00 a year and valued by experts at \$50,000.00, the income to be used as scholarships for students in the Foreign Departments of the Seminary.

Since that first gift, Dr. Pearsons has made other gifts amounting to more than \$350,000.00, which, coming at critical periods and for special objects, have not only added to the efficiency of the Seminary, but, as Dr. G. S. F. Savage, for so many years its financial secretary, and one of its wisest leaders, and most devoted friends, says, saved it from extinction. These gifts came to it when professors and directors and friends were despondent, and inspired new hopes in them, and stimulated them to renewed and successful efforts in its behalf.

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In a statement concerning the results of these gifts to the Seminary, Dr. O. S. Davis, its President, writes:

"It is somewhat difficult to measure by any concrete standards the practical results of generous donations toward the endowment of an institution. The practical issues are seen in so many different ways that only the record of the entire service of the institution to civilization can adequately measure the result of those means by which such a service has been made possible. Therefore, since it is not too much to say that the entire service of Chicago Theological Seminary has depended essentially upon the gifts of Dr. Pearsons, the first result is seen in the total service of the Seminary to the Kingdom of God from the day when his first gift was received.

There are, however, certain definite lines of service in which the gifts of Dr. Pearsons have borne peculiar fruit. Chicago Seminary has had under its instruction nearly two thousand students. Its unique contribution to the Kingdom and Church of Christ has been in the establishment of three Institutes for the training of Germans, Norwegians and Swedes; and from these Institutes have been sent out almost five hundred men, who have gathered over three hundred and twenty-five churches of their own speech. There has been no other institution which has made an experiment of this kind, but Chicago Seminary has spent over a hundred thousand dollars in this enterprise. It is needless to say that the donations of Dr. Pearsons have rendered

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possible through their income the pursuit of this unique work.

"In its regular departments, however, Chicago Seminary has furnished an opportunity for technical training to the graduates of the colleges of the Central West, and has given them the privilege of studying in the city of Chicago, where there is to a pre-eminent degree the one especial field in which men may be adequately prepared for service in the interior states. There is a freedom and democracy in the cosmopolitan city of Chicago which is scarcely to be found elsewhere, and the permanence of Chicago Seminary in this field is essentially important to the life of our Congregational churches in the Middle West. While the service of our New England Seminaries to our Congregational churches has been efficient beyond any criticism, it is still true that a Seminary in Chicago is logically and essentially necessary to our Congregationalism. It is not too much to say that without the gifts of Dr. Pearsons the work of the Chicago Seminary could not have been successfully maintained and its future service could scarcely be anticipated."

From 1887 to 1911 Dr. Pearsons' interest in the Seminary has continued. He has watched its work and its development carefully, and, as his last gift of \$100,000.00 made without conditions shows, its welfare has been on his heart as that of one of his own children. Nor can anyone doubt that his conditional gifts have largely increased the constituency and friends of the Seminary. They were made at

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critical periods in its history and in such a way as put courage and enthusiasm into the hearts of its professors and directors.

A gift to the training school for young women as pastor's assistants of \$25,000.00 has secured a home for teachers and students and through the affiliation of the school with the seminary, made it possible for the professors in the seminary to furnish, without cost, a large part of the instruction they require. During its short life it has already accomplished very much good and laid foundations for future service, the value of which can hardly be estimated.

But no gifts that Dr. Pearsons has made have been more useful than those to the Chicago City Missionary Society. This Society was organized by the Congregational Churches of Chicago twenty-nine years ago as an agency through which the larger and more prosperous churches might aid those that were weak and establish churches and mission schools in places where they were needed. While aiding churches which gave promise of speedily or in course of a few years being able to care for themselves, its main efforts were from the first and have continued to be directed to purely mission fields to work with our foreign population, or with churches which, while doing earnest and aggressive work, give small promise of self-support. It was to the work in this needy field, with the poorer classes of our population, with laboring men and women, with the children of parents who had left their native land in the hope of bettering their condition, that the attention

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of Dr. and Mrs. Pearsons was called. With this kind of Christian service they were both in deep sympathy, and very early in the history of the Society they contributed liberally to its funds. An effort of the Society in 1904 to increase its endowment to \$150,000 met his hearty approval, and he promised, on considering what had been accomplished and what might be accomplished with larger means at its disposal, to add to previous gifts enough to bring them up to \$50,000.00 as soon as the friends of the Society would raise \$100,000.00 more. The offer was gratefully accepted and the money obtained. Two or three years ago Dr. Pearsons added another \$50,000.00 to his gifts without any conditions, except that the work already carried on should be made more and more efficient, and that still greater care be taken to reach that vast class in the city which needs nothing so much as the Christian education imparted by churches, Sunday schools, Endeavor Societies and the agencies connected with them or growing out of them. Only the income of the somewhat more than \$200,000.00 endowment fund of the Society can be used each year. But with this income grounds for new work can be secured, aid furnished in the erection of buildings or in needed repairs, in the payment of taxes and for such enlargement of work already begun as otherwise would be impossible. To the invaluable aid furnished by Dr. Pearsons the officers, directors and friends of the Society have repeatedly given emphatic testimony.

The honored and efficient Superintendent, who

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has been with the Society from its organization, Dr. J. C. Armstrong, writes: "I am glad to bear testimony to the indebtedness of the Chicago City Missionary Society to Dr. Daniel K. Pearsons. More than 25,000 members have been gathered into its churches in twenty-eight years, and there are now (November, 1910) in the Sunday schools it has aided and is sustaining more than 20,000 children and young people. Unborn generations will share in the benefits of Dr. Pearsons' princely gifts. He has made himself a great name among the benefactors of our fellow-men. His splendid insight and unfaltering purpose to help his fellow-men at the point where Christian education is sure to be of the greatest possible benefit, will be an example for years to come which men and women of wealth will certainly follow."

It is doubtful if any gift he has ever made has been or will continue to be through the years to come more fruitful than the \$100,000.00 thus far entrusted to the City Missionary Society. It will restrain crime, promote good works, encourage virtuous conduct and develop Christian character in circles which without it would hardly have been reached.

These early gifts to institutions in or near Chicago stimulated and confirmed a purpose long cherished by Dr. Pearsons of retiring from business at the age of seventy and devoting the remaining years of his life to the giving away, or rather of investing, as he has preferred to call it, the fortune which thirty

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years of economy, strenuous effort and prudent use of early savings had brought him. He desired to be his own executor. He refused to be called benevolent, denied that he had any benevolence in his nature. He gave, so he affirmed, because he could not take his money with him beyond the grave, because he wished to invest it himself, and invest it where it would do good long after he had left the world. He also wanted the privilege of watching the outcome of his investments; and this privilege he has enjoyed to the full.

At the outset he determined to be independent in his giving, to give as he himself and Mrs. Pearsons, his only and his constant adviser, should think best. Not a few people who felt that they knew better than its possessor where the money ought to go were at first inclined to call in question his wisdom. To criticisms for refusal to contribute to certain objects he replied: "If I choose to give away what I do not want, I rather think I have the right. I give where I have the largest satisfaction in the knowledge that it is doing good, instead of leaving my money to be quarrelled over when I am gone."

Soon after he began his benefactions to colleges, he made it known that he was disposing of his property under a deep sense of responsibility to God. "Giving is my only occupation. I am working hard at it. I kept getting rich until I was seventy, and then I started to give away the fortune that had been placed in my hands. There is more responsibility in giving away money than in making it. I

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am responsible for the just distribution of the great wealth to the Providence under which it came to me." In making these gifts he was influenced a very great deal by his sympathy with the laboring classes, with the boys and girls who are born into the families of working people. In announcing a gift of \$50,000 to the Chicago City Missionary Society he made this the chief reason for the gift. He had studied its work, had seen how constantly and successfully its representatives had ministered to the poorer classes of the city, with what wisdom they were trying to give moral instruction to children who might otherwise be left to roam the streets, and foresaw the almost unlimited influence for good which this Society properly supported might exert.

In deciding to devote the larger portion of his fortune to educational purposes he had in mind the needs of the country as a whole. These needs he believed would be more fully met by aiding the smaller colleges scattered over the country than by concentrating his gifts upon a few institutions here and there, or by increasing the endowment of some great eastern university. The smaller colleges, he saw, were training a large class of young people who could not afford the expense of an education in one of the prominent colleges of the East. This was a good reason, he thought, for aiding those colleges in the West and South which had proved their right to live, but which might find it difficult to survive without his help. "Common schools excepted," he said, after he had given the subject a great deal of

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study, "the so-called fresh-water college is the greatest educational institution in America." Hence his determination to use his fortune to develop these colleges, and so far as possible secure for them an adequate equipment. In these colleges, he clearly saw, were gathered the young people from whose ranks must come the future leaders of the country, in education, religion and patriotic service. Insensibly as the years passed, the students in these colleges won a warm place in his heart. He began to look upon them as his own children and to consider how he could treat them as such. His thought finds expression in one of his addresses in the following words: "I've got the smartest set of boys in the world. Flaxen-haired boys from the sod houses of the mountains and the prairie, poor boys who will appreciate an education because they know how hard it is to get. They can't go down east to college and I am trying to build up colleges where they can go. My boys are the very smartest." For girls when occasion called for it, he had an equally strong word.

With all his love for the small college and his conviction that in certain sections of the country new colleges should be established, he has never founded a college or suffered one to be called after his name. He felt, indeed, that the country has too many colleges, that no inconsiderable number of them would do well to become academies. He was struck by the fact that too many of the states had become "college graveyards." Hence the rule from

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which there was no deviation, to promise no aid to an institution till either he himself or those in whose wisdom and experience he had full confidence, had thoroughly investigated its condition. The location of the college, its proximity to other colleges, the character of the work done, the standing of the faculty, the promise of future growth, were always carefully considered.

Decision to aid, or to refuse aid, was slowly reached, but once made, it was rarely reversed. In order to test the real strength of a college, the Doctor almost always made his gifts conditional. To live and be useful a college must have a constituency to which whenever need for increased funds arises, it may appeal. To obtain his gifts the friends of a college by a certain date must therefore themselves furnish a certain sum of money, a sum large enough in general to tax their liberality and determine their loyalty to the institution which had asked assistance. Difficult as these conditions have sometimes been to meet, experience has proved their wisdom, for in addition to the money received in its campaigns for funds the college has created or deepened an interest in its affairs in many communities, which is of more value, if the future be considered, than the aid immediately obtained.

VII

**CONDITION OF THE DENOMINATIONAL COL-
LEGES WHEN DR. PEARSONS MADE HIS
FIRST GIFTS TO THEM. PRINCIPLES UPON
WHICH THESE GIFTS HAVE BEEN MADE**

VII

CONDITION OF THE DENOMINATIONAL COLLEGES WHEN DR. PEARSONS MADE HIS FIRST GIFTS TO THEM. PRINCIPLES UPON WHICH THESE GIFTS HAVE BEEN MADE

IT IS within the truth to say that during the eighties, the decade from 1880 to 1890, nearly all the colleges in the West and South which had been founded by the various Christian denominations were financially weak. If a few of the elder of these colleges came to the end of the year without debt, it was rarely done without aid from the churches or wealthy friends. For the majority of these denominational institutions the close of the year increased the burden resting upon them at its beginning. Debts were steadily becoming larger. Nor was there any prospect that means would be found for their payment. To a few of these small Christian colleges, comparatively large gifts had come, from broad-minded men of wealth; Congregationalists had been favored by Mrs. Valeria Stone, in the distribution of the fortune which her husband's death placed at her disposal. Yet even from the most promising point of view the situation was discouraging. As the decade drew to an end,

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conditions in many instances were becoming more and more desperate. The rate of interest on endowments was steadily declining. Many of the older professors in the colleges had passed their prime. There was money at command neither for their retirement on well-earned pensions, nor for the support of younger men to take their places. Nor did trustees see any way to provide for those new professorships which the times called for, or for the laboratories without which science could not be successfully taught.

To make matters worse for the small college, the state, under the provisions of the Morrill Act had begun to lay the foundations of those universities which have had such rapid growth, have done such admirable work, and which now occupy such a prominent place in the educational world. How could an institution with an endowment rarely exceeding two hundred thousand dollars, more frequently with less than that amount, with inadequate buildings, with little scientific apparatus, with few or no men in the faculty able to teach science had facilities for teaching it been present, compete with institutions having the wealth of a state behind them, and ungrudgingly placed at their disposal? The wonder is that the small college did not at once give up in despair. Many of the friends of the state institution said that the small college had outlived its usefulness, that as the high school was so generally taking the place of the academy, or of privately endowed preparatory schools, it might wisely be encouraged to extend its course of

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study so as to embrace subjects usually taught in the freshman and sophomore years in college and then send the young men and the young women thus trained directly to the state university. Or if these smaller colleges are not at once given up, let them voluntarily cease to call themselves colleges, and take the rank of secondary schools and do such work as may be called for by those students to whom the high school in the cities and larger towns is not accessible.

It is not strange that to many of its warmest friends the outlook for the small college seemed desperate. They saw clearly that even if Christian, and favored by the denomination whose name it bore it would not long survive, unless well endowed, and so well equipped with facilities for elementary scientific study at least, as to be able to furnish as good or even better instruction than the state university. To be sure professors in the small college would be brought into closer relations with the student than would be possible in the larger institution. More emphasis would be laid on morals and Christian character in the small college than in the university. But it was replied, there are no charges for tuition in the state universities. Nor is there any prejudice there against religion. The views of the different denominations are tolerated, so that there is no good reason why Christian character should not be cultivated in the larger as well as in the smaller school. Many were ready to go further and demand the extinction of the small college altogether. They said it would be a waste of funds to contribute to its

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support. Nor can there be any doubt of the sincerity with which many of these objections to the continued life of the institution which had done so much for the country and had filled such a prominent place in the intellectual development of the West and the South were brought forward. A new day had come. With it had come a demand for a new education, for a kind of training along practical lines which the college of the earlier time had overlooked or had failed to see. Young people must be prepared for their life work. Theory must give place to reality; idealism to the pressure of practical life.

Before making his first gift to a Christian college Dr. Pearsons saw three things clearly: First that the small Christian denominational college had filled and was filling a place in our educational system as important to the welfare of the country as the common school. This conviction had come to him as the result of long-continued observation and careful study. He saw, further, that to do its work well this small college must be amply endowed and furnished with such facilities in the way of buildings and equipment as the education and training it was seeking to give might demand. He saw also that in order to save the college from future disaster, its endowment must be obtained in such a way as to create for it a constituency of graduates and lovers of learning upon which it could depend in the future. Hence, the conditions upon which he made his offers of help. If at the beginning they seemed onerous, it soon became apparent that in meeting them the college was making

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for itself more permanent gains than in securing the money it sought.

Probably even Dr. Pearsons did not foresee the significance and full extent of the service he would render in his deliberate effort to save the small Christian college from extinction.

With an accurate knowledge of the educational situation at the end of the eighties, and in the beginning of the nineties, he began that careful investigation of the condition of the colleges, seminaries and high schools in the different states of the Union and that special study either in person or through trusted agents of each particular institution desiring aid, which here marked his career as the founder of the Christian college. Comparatively few of the colleges applying to him for help received it. He gave only to institutions which had in them the promise of life and growth, and were so situated as through their students to minister to a wide extent of territory. He was careful not to give to any large number of colleges in any single state. A glance at the list at the end of Chapter XV indicates the location of the schools, seminaries and colleges which have been aided by him, and shows how large a portion of the country in the distribution of his fortune he has sought to reach.

When satisfied that his money would be wisely used and would bring swift return, no man has ever been more ready to give than he. Thus he writes the Eaton Brothers, who were trying to establish an institution for higher education and for practical training in Montana. "I have been waiting for

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Montana for years: if I give \$25,000.00 toward an endowment for \$100,000.00, can you secure \$75,000.00?" To this question an affirmative answer was returned and the money soon obtained. Such persons as Mrs. Cyrus McCormick of Chicago, the late John H. Converse of Philadelphia, F. August Heinze of Pittsburgh, Senator Clark of Montana, Andrew Carnegie of New York, and many others seemed to take delight in furnishing it. The college has made rapid strides, has a large and promising body of students, several good buildings, a fine faculty, a growing endowment and a bright outlook for the future. It is under the care of the Presbyterians, but is free from anything like sectarianism. It is not strange that in following the mission of that gift of \$25,000.00 Dr. Pearsons has had great pleasure.

It would be surprising if he had not sometimes been disappointed in the results of his giving. "The greatest sorrow, I recall," he once said, "was when I advanced a large amount of money to put a brilliant young man through college. He promised to pay me back, in fact, gave me his note. But I found that he never intended to pay me. It doesn't pay to help young men through college that way. I have tried it dozens of times. I help them through college with my money, but they do not pay me back; they don't try to pay. It is little to me, but it is bad for them. It is a calamity. It destroys the initiative. The boy or girl who is determined to get through college cannot be restrained by any difficulty. Such people will work their way through untold hardships."

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Let a leaf be taken out of his own experience. In recounting it he says: "For five years I boarded myself, baked my own johnnie cake, cooked my own potatoes, fried my own meat. For five years I depended upon myself entirely and during that time I waxed fat in the doing of it, and was well and hearty at all times."

The kind of personal aid the Doctor enjoyed giving is indicated in words uttered in the parlor of his house in Hinsdale. "Up-stairs in my sitting-room are two young girls from Berea. They came here last week, and I am paying them good wages to do my housework. Two others who had earned \$150.00 each, left here a few days ago to go back and finish out their course at the college. When the two that are here have earned enough, they will return also, and two others will come to take their places. That's the kind of help I believe in giving. It lifts up. It lets the sun shine into my own heart and theirs too, and it is sending out into the world men and women who will take rank with the best of us." It was indeed a rare privilege to live in a home like that of Dr. Pearsons and to be under the influence of a woman like Mrs. Pearsons, who spared no pains to give such instruction in housekeeping as was needed and who in every way took the place of a mother to the girls who lived with her, and in her quiet and refined way imparted to them a goodly share of her own beautiful character.

And yet the Doctor could say and say it truthfully: "I do not believe in charity. It destroys self-

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respect and does no good. My principle is to give other people an opportunity. I have hundreds of applications for mere charity, but I pay no attention to them. My work is merely a business proposition. It is the investment out of which I get the best returns." This statement was made when the Doctor was eighty-five years of age. For this reason he was never willing to be called a benevolent man. He gave, he said, as an investment whose returns were to be looked for in the moral and intellectual training of poor young men and women.

"Benevolent? Do you call me benevolent? Look at me. I am the most close-fisted, economical man you ever set eyes on. I never wasted twenty dollars in my life. I never went to a theatre but once in my life, and then I was ashamed of myself. I never went to a horse race, nor a base-ball game, nor a foot-ball game. I live simply, frugally. I shall live longer and better and more happily by living simply. And if I choose to give away what I do not want, I rather think I have the right. I give where I have the largest satisfaction in the knowledge that it is doing good, instead of leaving my money to be quarrelled over when I am dead. Do you call that benevolence?" A great many would, and taking all things into account, would not be far out of the way in doing so. At any rate, the more men there are who imitate Dr. Pearsons in the way he has taken to settle his own estate, the better will it be for the world. On his eightieth birthday he said, "I believe my plan of bestowing what I have to give

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before my death will be adopted by those who have money to give. It is the simplest and best way. I flatter myself that I was the first to commence the plan. Anyway I have found it the best method, and I am satisfied."

In the distribution of his fortune the Doctor has displayed the same remarkable business ability and self-restraint which were so prominent in his business life and contributed so much to his success. He did not undertake to meet all the demands, which apparently with reason might be made upon him. As a rule he gave little heed to many of them. He knew what he could do, and to the doing of that one thing he confined his thought. "When I began this enterprise of giving away money, I made up my mind that I would have but one string to my bow. I said to myself that the churches and the societies should care for their own. For my part I would save souls by developing brains. This is my text." To this rule Dr. Pearsons invariably adhered. Appeals to break away from it did no good. Temptations to do so, to which many a man would have yielded, he steadily resisted. In this way he was able to continue his gifts through a period of more than twenty-two years, and in every instance to put his money where he had ample reason to believe it would do the most good. Where he knew others would help, or had abundant means for doing so, he declined to give. Where personal interests were chiefly concerned, or institutions were in rivalry with one another, he declined aid.

VIII

GIFTS TO ILLINOIS INSTITUTIONS

VIII

GIFTS TO ILLINOIS INSTITUTIONS

FOR some time before he had begun to make the distribution of his fortune the business of his life, Dr. Pearsons built four houses, and turned them over to the Woman's Educational Aid Association of Evanston for the support of young women who were seeking an education at the Northwestern University. Before doing this, the Doctor had paid for the support of seven young girls, but had tired of providing the money in installments every year, and as he had discovered, as he thought, the ability of the members of the Association to manage property entrusted to them, he proposed at first to build two houses, provided the site could be secured and then two more, the women to collect the rent, keep the houses in good repair and out of the profits meet the expenses of as many young women as possible. The plan was entirely successful, and in every way satisfactory. Many years afterwards representatives of this association came to him for further aid and as one of the reasons for their appeal, gave the history of some of the more than one hundred girls who had

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been aided through the income from his previous gifts. Surprised at the story, deeply interested in it, he replied that he thought he was receiving credit which did not belong to him, as he had no recollection of having made any gift to the women of Evanston. They said they could not be mistaken, and left the Doctor with a promise from him that he would consider their appeal. After a careful search through note-books long before laid aside, entries were found here and there referring to houses in Evanston, built for the Woman's Education Aid Association. It was not difficult to persuade him to spend thirty thousand dollars more for a Hall, which he named Chapin Hall, after Miss Julia A. Chapin, the sister of Mrs. Pearsons. This Hall is always full and has been of great service in furnishing a home to young women who find it necessary to economize to obtain an education. The Doctor was present at the dedication of the building and was greatly pleased with its appearance, and its promise of usefulness. The motto of the Association:

"Opportunity for service is our greatest blessing, and to improve that opportunity will make for our best development," is a motto whose meaning Dr. Pearsons has himself strikingly illustrated.

In 1889 Dr. Pearsons gave Lake Forest University the sum of \$100,000.00 on condition that \$400,000.00 more be raised, as an endowment, and that one half of the money he gave should be used as a loan fund for needy students, no one of them to receive more than \$100.00 a year, and the whole to be

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paid back within a reasonable time after graduation. The remainder of the gift was to be set aside for the support of a professorship. That loan fund increased by gifts to other institutions to about \$150,000.00, has produced very gratifying results. Not many young men have failed to meet their obligations, and as a small interest has been charged, the fund has steadily increased. The suggestion of such a fund came to Dr. Pearsons from his own experience as a medical student, when a small loan enabled him to graduate.

The prominence of this University, now called Lake Forest College, justifies the taking of space to present in full a report of the effect of Dr. Pearsons' gifts as made by Dr. J. G. R. McClure, then its President. This account shows what these gifts have done for other colleges of the country, as well as Lake Forest, not only in the amount they have added to their funds, but in bringing to them other and larger gifts. Dr. McClure writes:

"GIFTS OF DR. D. K. PEARSONS TO LAKE FOREST UNIVERSITY.

"1889. \$100,000.00. Property Endowment, consisting of six brick and stone houses, No's 1215, 1217, 1219, 1221, 1223, and 1225 North State Street, and a six apartment flat building, No's 5, 7, and 9 Scott Street, Chicago. Lake Forest University still owns this property intact and in good condition.

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"1901. \$25,000.00 Cash. Incorporated with the permanent endowment of Lake Forest University.

"*Conditions* attached to the gift of \$100,000.00 in 1889:

"I. That half the amount be used for a foundation of a Professorship of Political Economy and Social Science, and the income from the other half be loaned to students needing aid in their collegiate course, at 3% interest, the total loans for one year not to exceed \$3,000.00. These conditions have been met: First, in the establishment, by action of the Trustees of Lake Forest University on June 25, 1889, of the 'D. K. Pearsons Chair of Political and Social Science';

"Second: in the continuous operation since 1889 of the Pearsons 'Loan Fund,' from which loans have been granted to worthy students in sums not exceeding \$100 for one student in any year.

"II. That a total of \$400,000.00 new endowment be raised, in addition to Dr. Pearsons' gift. This condition was also met.

"The *effects* produced by this gift were, immediately, to assure the success of the first great effort for the permanent endowment of Lake Forest University; and, subsequently, to endow the chair held by Professor John J. Halsey, who has given the longest and most distinguished service on the Faculty of Lake Forest College in its history; and to aid 252 worthy students from 1889 to 1910 in the gaining of an edu-

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cation. Up to September 30, 1910, these students had borrowed a total of \$40,439.50 from the income of the Pearsons Fund, and repaid \$18,378.20 of principal and \$6,294.19 of interest. Loans to the amount of \$21,986.30 (one note only surrendered) are still outstanding, in the form of notes, upon which interest is being paid. During the twenty years of the operation of the Pearsons Loan Fund, no application from a worthy student for aid has ever been refused. The maximum amount loaned in one year was \$2,750.00. *Condition* attached to the gift of \$25,000.00 in 1911:

"That a total of \$100,000.00 of new endowment be raised in addition to the gift. This condition was met.

"The *effect* of this gift was to stimulate the friends of Lake Forest to the completion of an important addition to the permanent endowment."

It should here be said that this gift of \$25,000.00 on condition that \$100,000.00 more be raised was promised to Dr. McClure, personally, and that the sum was secured almost entirely by his personal solicitation. "A happier man than he," he writes, "when the sum required was subscribed, has never been known." It was this addition of \$125,000.00 to the endowment of Lake Forest, which secured permanency to its life and made possible the developments which followed.

A very timely gift of \$20,000.00 was made to the Grand Prairie Seminary, Onarga, Illinois, in 1900. The Honorable W. A. Rankin had offered \$25,000.00 for endowment provided \$100,000.00 were obtained.

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President Frost says that undoubtedly the effort would have failed but for Dr. Pearsons' gift. That endowment the President thinks was "the saving of the school for larger usefulness. It is quite a question whether it would have been open for work today had not that endowment been obtained. At present the school has an endowment of nearly a quarter of a million in sight, and bids fair to become a permanent institution for secondary work." This Seminary is one of the best Methodist Schools in the State.

Illinois College has received \$50,000.00 from Dr. Pearsons. Some of the friends of the college thought the conditions upon which the gift was secured were rather severe, but they admit that the money-raising campaign enlarged its constituency. President Ram-melskamp is sure that "Dr. Pearsons has done a great work for the small colleges. He was a pioneer in the movement in favor of them. No man did more to combat the notion that the day of the small college was over than Dr. Pearsons. His gifts aided the colleges and at the same time drew public attention to the work they were doing and to the important place they fill in our system of education."

Dr. John F. Harmon, President of McKendree College (Methodist) at Lebanon, Illinois, declares that he has no language at command to set forth the service which Dr. Pearsons has rendered that institution. "Founded in 1828, and therefore one of the oldest colleges in the State, until Dr. Pearsons came to the rescue, it struggled along with great difficulty, wholly unable to rise to her opportunities, in spite

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of the fact that it has graduated men of national fame."

September 20, 1905, Dr. Pearsons gave the college \$20,000.00, which, with \$80,000.00 secured as a condition of receiving this sum of money, made an endowment of \$100,000.00. That was the beginning of a new day for the college. Many new friends were found, and new hopes were inspired. July 23, 1906, Dr. Pearsons wrote: "I will give you \$10,000.00 as soon as you get \$75,000.00. You need a dormitory and also a building for poor boys and girls to board themselves." The college failed to raise the money within the year allowed, but in October, 1909, the offer was renewed and over \$90,000.00 were obtained, so that April 10, 1910, the Doctor sent \$10,000.00 to the President of the College. Other friends added a little later, \$3,000.00 more, so that three modern up-to-date brick buildings are now standing on the campus. Governor Deneen, by his personal gifts has added twenty acres to the campus, and a St. Louis friend has added six acres more for field sports. With several new buildings, and the old ones renovated, the college is now enjoying an era of great prosperity. A spirit of enthusiasm unlike any previously existing is showing itself among the students, whose numbers have been greatly increased. A finance committee, of which Governor Deneen is Chairman, has been organized in every county in the Southern section of the State, in order to obtain still more money. But the President writes,—“Dr. Pearsons has saved the college. The good which he has done

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in helping McKendree will last through the ages. We do not know how to thank him enough. His gift was made at the right time and under conditions which could be met, but which called for an amount of effort and personal sacrifice which endeared the college to its old friends, and created for it a multitude of new friends."

To this College the Doctor added, in response to a request from Governor Deneen, a gift of ten thousand dollars just before his ninety-first birthday.

The proposal to give Knox College \$50,000.00 in 1889 marks the change which afterwards took place in the conditions made in this one of the earliest gifts to the college and those which followed in later years. The proposal was read by Dr. Robert W. Patterson, one of the Trustees of the college and for more than a generation Pastor of the Second Presbyterian Church of Chicago. Evidently the proposal was presented in language which indicated a desire to preserve the denominational character of the college. The proposal read as follows:

"CHICAGO, ILLINOIS, May 27, 1889.

"To the Trustees of Knox College,
Galesburg, Illinois.

"I intend to give an income-paying property in Chicago, valued at \$50,000.00, to your Knox College, the income to be used:

"First: In endowing a professorship in Latin or some other.

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“Second: To furnish a fund to be loaned to poor and worthy students at the rate of One Hundred Dollars a year during the regular classical course of four years at three per cent interest annually, no student to receive help unless he pursues a regular college course.

“It is herein provided, however, that the following conditions must be strictly observed and fulfilled by the Trustees of Knox College, and that in case they are not observed and fulfilled, the property aforesaid, or the avails from the sale thereof, shall revert to the donor, his heirs or assigns, and shall no longer be held or in any manner controlled by said Board of Trustees, to wit:

“1st: Not less than two-thirds of said Trustees shall be members of some evangelical church or churches.

“2nd: The Board shall embrace a number of members of the Presbyterian Church in the United States of America, at least equal to that of any one denomination connected with it, excepting in the case of vacancies occurring in said number by death, removal from the State or other cause, which vacancies must be filled so as to meet the requirements of this condition at or before the next annual meeting of the Board after such vacancies have become known to the Board.

“3rd: Neither of the foregoing conditions shall be changed without the written consent and approval of at least two-thirds of the members of the Board.

“4th: Before the actual conveyance of the property aforesaid to the Board of Trustees of Knox College

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by the donor, the Board shall at a regular meeting signify its acceptance of the property on the conditions herein defined and approved, and shall cause this acceptance with the conditions to be placed on its permanent records.

DANIEL K. PEARSONS.

"Addendum.

In case any portion of said income should not be desired by the students on the terms aforesaid, the Trustees may apply same for any year in the purchase of additional apparatus, or for the enlargement of the college library, but in no case shall this be used for other purposes if it is needed by promising students.

DANIEL K. PEARSONS."

The proposition of Dr. Pearsons was presented to the Board at its annual meeting June 11, 1889, and the following resolution was passed with reference to it:

"Be it resolved, by the Board of Trustees of Knox College in regular annual session assembled:

"First, that the gift of Dr. Daniel K. Pearsons of Chicago, Illinois, contained in his proposition of May 27, 1889, be and the same is hereby accepted on the terms and conditions therein contained, and

"Second, that the Board unanimously express to the generous donor of this most timely gift their heartfelt thanks and high appreciation of the gift and the giver;

"Third, that these resolutions be spread upon the records of the Board.

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"On motion the resolutions were unanimously adopted."

President McClelland writes that so far as the records show, no conditions requiring a contingent to be raised were attached to this offer.

June 9, 1892, the minutes show the reception of an additional proposition from Dr. Pearsons. "The Board of Trustees had met on the platform to listen to the closing exercises of the graduating classes, and the exercises having been satisfactory, the degrees were conferred as voted. Dr. D. K. Pearsons of Chicago was present and made a written proposition to endow Knox College with Fifty Thousand Dollars in Chicago Real Estate, providing Knox College raises Two Hundred Thousand Dollars (\$200,000.00) additional to go with it, and he gives the College two years to secure the \$200,000.00. The proposition was received with cheers, and it was voted:

"Resolved that the noble gift of \$50,000.00 tendered by Dr. D. K. Pearsons of Chicago, Illinois, be and is hereby accepted with sincere thanks and with feelings of profound gratitude, and that we hereby pledge our utmost efforts to the complete fulfillment of every condition of his offer.' "

Owing to the financial conditions prevailing in the country, it was found impossible to meet these conditions. The offer was renewed and the time extended, and when one hundred thousand dollars had been obtained Dr. Pearsons gave the college twenty-five thousand dollars, thus making his gifts to it seventy-five thousand dollars in all.

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"It is hard to see," writes the President, "how the Institution could have maintained itself, but for the timely and generous assistance which Dr. Pearsons gave it."

To Knox as to many other colleges, the offers he made furnished the impulse needed to encourage Trustees and Professors to put forth the effort required to increase the endowment, and when the money was obtained, they felt that the college not only had friends, whose generosity it had not fully appreciated, but that they were under a new and greater obligation than ever to make the college worthy of the support of the men and women who had come to its rescue.

Several deserving colleges in the State have failed to receive aid from the Doctor, not because he did not recognize their claims for consideration, but because he had determined to give aid to only two colleges in a state. Having made an exception of Illinois, and aided five colleges, one secondary school, and two Theological Seminaries within its bounds, he felt that in justice to other states he could not extend the list. His example, however, has led others to take some of these needy colleges on their hearts and to exert themselves successfully to procure the funds which have enlarged their endowment and increased their efficiency.

IX
GIFTS FOR INSTITUTIONS EAST OF CHICAGO

IX

GIFTS FOR INSTITUTIONS EAST OF CHICAGO

WHEN Dr. Pearsons began his gifts to colleges he had decided to confine them to schools and colleges in Illinois, or in states west of it. He felt that the East was able to care for itself, and that his mission was to provide, so far as his means would permit, for those centers of learning which, having sprung up in a new country, had been unable to establish themselves upon a self-supporting basis. For several years he remained firm in his decision to give no money to any institution east of Chicago, but appeals from points in Michigan, Ohio, Massachusetts and Vermont became so pressing that he could not refuse to consider them.

OLIVET COLLEGE, MICHIGAN

Olivet College is the only Congregational college in Michigan. From the pine forests of the state he had obtained a goodly portion of his fortune. President Sperry, then at the head of Olivet College, asked him if having taken so much money away from Michigan he did not feel that he would be justified

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in sending a little of it back to help in the endowment of one of its prosperous, yet very needy colleges. After studying the situation carefully, the location of the college, its relation to other institutions of similar grade in the state, the number and character of its students, the ability and self-denying work of its faculty, he saw clearly that it would be quite in accordance with his original plan of distributing his fortune where it would do the most good to aid in the strenuous effort the college was making to add \$100,000.00 to its modest endowment. Hence his pledge of \$25,000.00, provided \$75,000.00 more were secured within a year. The effort was successful and the college placed on its feet. In reference to this gift from Dr. Pearsons, President Lancaster, under date of November 15, 1910, writes: "the money was invested as an endowment fund and has benefited us to the amount of six per cent on that amount since he gave it, and will continue to do so for all time, the rate of interest only changing possibly. The college could not exist without the hundred thousand dollar endowment, which was completed at that time. It means, then, that Dr. Pearsons practically saved the life of the institution."

Olivet has grown steadily, and although a small college, and connected with a denomination, it has shown that notwithstanding the overpowering influence of the University of Michigan, there is a demand for its work and for other colleges of similar standing in the state. Olivet has always been an earnestly Christian, but never a sectarian college. It has main-

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tained a high standard of scholarship, has sought to develop character in its students, and has been content to remain and fill the place of a small college.

MARIETTA COLLEGE, OHIO

It was with more than usual difficulty that Dr. Pearsons convinced himself that he ought to give \$25,000.00 to Marietta College. Why should one of the oldest colleges in the rich state of Ohio come to him for assistance? A college with such a number of distinguished men on its list of graduates, and with history running back almost to the settlement of the little city whose name it bears, ought, it seemed to him, to care for itself. Nor did he look favorably on the fact that it was in debt, had in fact rarely closed a year without adding to its deficit. But at last, considering its relation to Western Virginia, and to the region south of the Ohio River, and its own local constituency, and recalling the fact that here one of the first settlements, if not the very first settlement was made in that great tract of land consecrated to liberty, education and religion, under the ordinance of 1787, and honoring the memory of Dr. Israel W. Andrews, so long at the head of the college, he promised \$25,000.00, if its friends would pay all its debts and raise \$75,000.00 additional. That gift was magical in its influence. The debts were paid; the money for endowment secured and the era of the New Marietta began. Mr. W. W. Mills, a graduate of the college, one of its trustees, its treasurer,

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one of its most generous friends, President of the First National Bank of Marietta, says, "The gift of Dr. Pearsons was most timely, as it enabled the college to pay its debts and to secure a substantial addition to its endowment funds. I have no doubt the offer of Dr. Pearsons influenced many to give to the college at that time, and enlarged its constituency. The gift enabled the college to liquidate a debt which had existed practically ever since the foundation of the institution, and to lay the foundation of an endowment which has been considerably increased. There is no doubt about the great value of the effect of Dr. Pearsons' gift upon the present and future of Marietta College."

It has brought it an increased number of students, encouraged its friends and its faculty, and made it possible for it to maintain that high rank in scholarship which the Secretary of the General Board of Education has given it. One who visits the Marietta of today, and looks upon the noble buildings which surround and adorn its campus, or enters the building furnished by Mr. Carnegie in which are stored many of the rarest documents relating to early American History, can hardly realize through what straits the college has passed, or in what financial distress it found itself only a few years ago. Out of these difficulties the timely gift of Dr. Pearsons extricated it, put new life into all its friends, and secured for it a future of large and ever enlarging usefulness.

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MONTPELIER CONFERENCE SEMINARY, VERMONT

When Dr. Pearsons made up his mind to help Montpelier Conference Seminary to secure an endowment which would perpetuate its usefulness and enable it to do its work without anxiety as to its support, he wrote to one of the leading Methodists of the state to ask if a gift from him of \$50,000.00 would bring \$150,000.00 from eastern friends. The Seminary was on the point of disbanding. Its credit was gone. It owed \$50,000.00 and had only \$18,000.00 productive endowment. Impossible as it seemed to meet the conditions, answer was returned to Chicago that they should be met. At times many were discouraged but a few would never give up. Again and again the time for meeting the conditions was extended till at length after four years of struggle it was possible to inform the Doctor that he might send the money. No one had done more toward creating the spirit which triumphed in the face of great difficulties than the Doctor himself. When he learned that the friends of the Seminary were almost ready to confess defeat, and vote to close the Seminary, he wrote letters to the President of the Seminary, and through him sent words of greeting to all its friends assuring them of success if they would only pull all together and keep on giving until the money was obtained. No one rejoiced in the success of the money-raising campaign more than the man who had started it. No wonder President

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Bishop says "The Doctor saved the school. Blessings on him."

There were special reasons for Dr. Pearsons' interest in this Seminary. When it was known as Newbury Seminary he had prepared for college in it. Here he had a teacher whose influence upon him was profound and of whom he never ceased to speak with gratitude. Here he was converted and began that Christian life in which he rejoiced during the years of his strenuous business career and which furnished the principles by which he was guided in the distribution of his millions. In that old Seminary apart from the aid he received from home, he lived on forty cents a week and this money and what was needed for tuition, books and clothing he earned as he went along. It was in Vermont that he was born and this name was dear to him. How could he be content to do nothing when a school of which he had so many memories and to which he felt so much indebtedness was about to die? There is pathos in the letter which accompanied the check sent to President Bishop. It is full of clear vision of the future. To understand it one must read between the lines. It is the message of a prophet, and if its words seem inspired, we must remember whose words they are, and dwell for a moment on the seventy and more years which lay between their utterance and the student of seventeen years. They were years of ambition, ambition which had been realized; years of professional success, of business triumph, of ability in old age to repay the debt which

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he owed the institution by saving its life and fitting it for a larger usefulness than it had ever known. Though often printed, that letter should always have a prominent place in any account of what Dr. Pearsons has done. In it we get a hint of the motives by which he was governed, and the vigor of his mind at ninety.

"Fifty Thousand Dollars, farewell! You have been in my keeping for many years, and you have been a faithful servant. Your earnings have helped to educate many young men and women who have helped make the world better. You came to me from the grand old white pine forests of Michigan, and now you are going into the hands of other stewards in the State of Vermont. There you are to become a part of a perpetual endowment fund of \$150,000 for Montpelier Seminary, \$100,000 of which sum has been given by the people of Vermont. When you arrive in Montpelier you will go into the keeping of good business men, and you will be safe; as I expect that every dollar of this perpetual endowment fund will be kept intact and actively doing good for five hundred years.

"Over one hundred years ago a good man gave \$50,000 for mission work. The interest on this fund has educated more than a hundred good men for the mission field, and is still being used for training men for the business of brightening the world and making it better.

"In Denmark there is an endowment fund founded over nine hundred years ago, and not one cent has been lost or wasted. I expect the same fidelity in managing this endowment fund.

"I left Vermont in 1840. This gift, added to other

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gifts, makes \$90,000.00 which I have been privileged to contribute to the betterment of the dear old State.

"Now Fifty Thousand Dollars, farewell! Go into the keeping of younger men, and God's blessing go with you! Do your duty and give the poor boys and girls of Vermont a fair chance.

D. K. PEARSONS."

MIDDLEBURY COLLEGE, VERMONT

The value of Dr. Pearsons' twenty-five thousand dollars to this old college and the immediate effect of his offer cannot be described more vividly, or in more emphatic language than in a letter from its President, John M. Thomas, who is, as Dr. Pearsons repeatedly declared, a man after his own heart.

"NOVEMBER 14th, 1910.

"I was elected to the Presidency of Middlebury College in October, 1908. The college had then 200 students, and its numbers had increased steadily for a number of years, but its endowment was altogether insufficient and there were not enough buildings. Only two buildings had been erected since 1861, and the endowment had remained practically stationary for a number of years. There was special need of a building for girls, who were scattered in homes all over the village.

"Something needed to be done to arouse the loyalty of the Alumni and to stir interest throughout the State of Vermont. I appealed unsuccessfully to the General Education Board and other benevolent organizations and individuals. The feeling seemed to be that our college was too small to need help and

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that we had not been making sufficient progress. Then I wrote Doctor Pearsons and asked him for \$50,000.00 for a building for girls. His reply was 'Can you raise \$100,000.00 in Vermont or other places? Are you a good beggar? It takes a smart man to raise money.' I answered that I thought I was a fairly good beggar and proposed to raise a good deal more than \$100,000 before I got through. He answered right away, 'You need \$100,000.00 to do the work right. I will give you \$25,000.00 when you raise \$75,000.00. I have only one style of doing business.'

"That was my first gleam of real hope in my work as a college president. It was a very little thing, as many of our great colleges and universities count benefactions, but for me, it meant a chance to get started on my life-work. With all my heart I thanked God for Doctor Pearsons and my gratitude to him will continue as long as I live.

"I announced the conditional offer of \$25,000.00 on my inauguration day. While the people were still applauding one man put his hand on my shoulder with a pledge of \$5,000.00. Before night I had \$22,100.00 and a \$10.00 bill from a school teacher—the first actual cash to meet Doctor Pearsons' offer. In just one year to a day from the date of his offer, I had the \$75,000.00 in hand and the Doctor was writing his check.

"The campaign thus initiated was incalculable to our institution. It rallied our Alumni and won new attention to our College all over this region of country. The class received the following autumn was the largest Middlebury had ever known. In two years the attendance has increased from 203 to 275, and the income from tuition is \$10,000.00 greater. A successful summer school has been inaugurated. The

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General Education Board, which earlier would not consider our appeal, has given us a conditional grant of \$50,000.00 towards a fund of \$200,000 and all but \$62,000 of that is now pledged. The Vermont Legislature has made us an appropriation of \$6,000.00 a year and established a Department of Pedagogy for the training of high-school teachers. The college has really started upon a new era of expansion and usefulness, and no one can question that the beginning of the movement was the offer of Doctor Pearsons and his 'one style of doing business.'

(signed) JOHN M. THOMAS."

The real reason for this gift as Dr. Pearsons has said again and again is not only his love for Vermont and her schools, but his wish that poor girls, especially, living in the state and unable to attend large and wealthy colleges, may have a place near their homes, where at a comparatively small expenditure of money they may go and receive an education as good as that furnished at Wellesley or Smith or Mount Holyoke.

MOUNT HOLYOKE COLLEGE, MASSACHUSETTS

It has already been stated that very early in his professional career in Chicopee, Dr. Pearsons had been interested in Mount Holyoke College. It was a seminary then, and very small, for it was at the beginning of its great history. His wife, who had been trained under Miss Emma Willard in Troy, believed fully in the higher education for women. The members of her family shared in her belief.

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Her father's house was one of the places to which Mary Lyon could always come and be sure of a welcome. Her whole family sympathized with Miss Lyon in her purposes and in her plans. It is only natural that the husband of one of the daughters in such a home should be interested in Mary Lyon also, and that with his love for learning and his sympathy with those who obtain it with great difficulty, he should frequently visit it and resolve that if ever he were able he would assist just such schools as this one at South Hadley. Years passed—all or nearly all of the early friends of the school had died. The school had grown into a college. Still, although there were many teachers now, the spirit was the spirit of Mary Lyon. The prosperity of the institution had increased its burdens till they could no longer be borne. Young women were knocking for admittance at doors which could not open to them. The graduates of the old seminary saw that something must be done. In all parts of the country meetings of these graduates were held to consider the situation and to devise plans to meet the crisis. Dr. Pearsons was at once interested in the movement and having broken his rule to make no gifts for any institution east of Chicago, he found it easy to persuade himself that money set aside for a college which had trained girls like those who had gone out into the world from Mount Holyoke, would be well invested.

"In January, 1896," reports Mr. A. L. Williston, the Treasurer of the college, "Dr. Pearsons offered to give \$50,000.00 for endowment, if its friends would

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raise \$150,000.00, and as he wrote that he was sure we would get it, he gave us \$25,000.00 at once. After the great fire in September Dr. Pearsons telegraphed from the South where he was then resting, while the embers were still burning, '40,000.00 to rebuild Mt. Holyoke'; in July, 1897, he sent the \$40,000.00 in cash. In March of the same year he gave \$10,000.00 toward the sum which the New York Alumnae were raising for the Mary Brigham Hall. In June, 1898, the college had raised \$150,000.00 for endowment, and the Doctor sent the \$25,000.00 remaining unpaid on his pledge of \$50,000.00. So well pleased was he at what he saw and heard on a visit to the college, that he agreed to continue his offer of one dollar for every three dollars others would raise for the college during another year. This cost him \$50,000.00 more, and when he sent it, it was with the conviction that no money had ever been better expended than that which he had given for the education of girls in Mount Holyoke. It was a home institution to which he was contributing, an institution founded by a woman whose memory he revered, and whose example he was praying that many others would follow."

Miss Woolley, the President, says "We cannot overestimate the value of Dr. Pearsons' gifts from the point of view, both of the material assistance rendered at a very critical time in the history of the college, and also of 'moral support' and stimulus to other gifts. I think I am right in saying that with the exception of the 'Todd bequest,' about two

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hundred thousand dollars, Doctor Pearsons has given more than any other single giver, and we are very grateful to him. The good work which he started by his gifts for endowment we are now trying to continue in an attempt to add at least half a million dollars to that endowment before our seventy-fifth anniversary in nineteen hundred and twelve,—an addition which is imperative for the raising of our low salaries. Dr. Pearsons is one of the comparatively few people who appreciate the necessity for endowments, and the academic world should be grateful to him for his influence in that direction, as well as for many other reasons."

X

GIFTS TO BELOIT COLLEGE

X

GIFTS TO BELOIT COLLEGE

DR. PEARSONS was drawn toward Beloit by many reasons in addition to its proximity to Chicago, the promising character of its field and the excellence of its work. He recalled the fact that in 1835 his interest in the locality of the college had been aroused by seeing four wagons pass his father's house in Vermont with people and their baggage from northern New Hampshire on the way west to settle in a place afterwards called Beloit. On his first visit to the West in 1851 with Mrs. Pearsons he forded the Rock River and stopped at the place of which he had first heard, when a boy of fifteen. As previously stated, on starting for Janesville he asked a man who entered the stage at Beloit what that building was which was going up on the hill and received as an answer, "Oh, that is a college which some eastern cranks are trying to build." "During the ride to Janesville," says the Doctor, "he and I discussed the value of colleges, he attacking them, I defending them, till at parting I told him I was going to help such colleges as that when I had become rich." Dr. Pearsons did not forget his

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promise although nearly forty years had passed before he was in a condition to redeem it.

One morning in May, 1889, a letter was put into the hands of President Eaton, from a man he had never met, of whom he knew nothing. It contained these words: "President Eaton. If I give Beloit \$100,000.00, can you raise \$100,000.00 by July 1? I mean business.

Truly,

D. K. PEARSONS."

Could the challenge be met? At any rate the attempt must be made. The result was that the \$100,000.00 was obtained in the short space of seven weeks and the college put into possession of what then seemed to be the large sum of \$200,000.00. That was the beginning of a series of gifts which have brought the college into the rank of the strong colleges of the country. The conditions of an offer in 1895 of \$50,000.00 if three times that amount were raised were not met till 1898. In 1901 \$200,000.00 were offered the college if \$150,000 were added to it. This condition was met. In 1908 \$25,000.00 more were given toward the \$200,000 the Trustees were trying to add to the college endowment. Meanwhile the Doctor had given large sums for much-needed buildings. For the erection of Chapin Hall \$25,000 were provided in 1891. The next year \$60,000.00 went into the Pearsons Science Hall and in 1897 \$30,000 were expended for the building of Emerson Hall, the home of the college girls. Dr.

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Pearsons' gifts to Beloit thus amount to more than a half million dollars, to say nothing of the constituency he has helped to create for the college and the stimulus he has imparted to its faculty and its friends.

The value of these gifts and the effect they have had on the fortunes of the college no one can set forth so well as Dr. E. D. Eaton, the president of the college when the gifts in money were made and the buildings erected. Slightly modified and condensed, his words are as follows:

"In 1889, Beloit College, with a splendid record of over forty years of devotion to high ideals, was struggling to obtain resources for its development along the lines of the new education. Its equipment was meager, its faculty few in number. On the tenth of May in that year the President received a letter which read as follows: 'President Eaton: If I give Beloit College \$100,000.00 can you raise \$100,000.00 more by July 1? I mean business. Truly, D. K. Pearsons.' The effect was electric. Citizens of Beloit, Trustees and Faculty, Alumni and friends of the College bent to the task, and in less than seven weeks the money was obtained and the new Beloit was born. Commencement that year was a time of great rejoicing. Dr. Pearsons then made his first visit to Beloit College. As he walked over the campus, he exclaimed 'This is New England.' He was now redeeming the promise he had made so long ago, and was helping the college on the hill. On the platform on Commencement Day, he made the first of a series of addresses, keen, witty, elo-

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quent, with thought and feeling, which have become historic in the annals of Beloit. That autumn the foundation of a new building was laid, the first of ten buildings which these years of swift development have brought the college."

At that time the pressure of two urgent problems had begun to be increasingly felt: One, the want of an adequate building and equipment for teaching physical sciences; the other the demand for a commodious dormitory. Under the guidance of Professors Chamberlain and Saulsbury, of the University of Chicago, then members of the faculty of Beloit, foundations had been laid for exceptionally good work in science in the college, but accommodations and apparatus for teaching were woefully lacking. Growth in the number of students had increased the rent for rooms in the village, and thus laid a burden on the shoulders of poor students which they were finding hard to bear. Dr. Pearsons was deeply interested in the situation. He expressed his willingness to give \$30,000 for a Science Building, if others would give as much. Soon afterwards he had decided to give \$25,000.00 for the building of a dormitory, the President alone knowing from whom the gift came. It pleased the Doctor to pay for the building in cash, rather than by check, so that the President had the experience of going from Chicago to Beloit with his pockets full of bills for the payment of the contractor. In the meantime the Doctor told the President that he decided to withdraw his offer of \$30,000.00 for a

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Science Building and put a part of that money into a dormitory instead. The President was greatly disturbed, but said nothing. Commencement night 1892, Dr. Pearsons made it known, from the platform that he was the giver of the dormitory, and named it Chapin Hall, in honor of the revered first President of the College. During the applause that followed he took from his pocket a letter, turned to President Eaton and said, "You have shown that you can keep a secret but I would have you know that I can keep one, also. I have one of my own of which you know nothing. I have put it into a letter which," he roguishly added, "I have brought with me from Chicago to save a postage stamp. Here it is and you must read it to the audience." The astonished and almost overpowered President read aloud as follows: "I will give Beloit \$60,000.00 for a Science Hall, if the Trustees will raise \$120,000 to equip and endow it." Little wonder that at the close of the exercises the college boys laid hold of Dr. Pearsons and in spite of his protests put him into a carriage and drew him to the place where the Commencement dinner was to be served. Toward meeting the conditions imposed at this time Mr. William E. Hale of Chicago, one of the Trustees gave \$60,000.00 and the other \$60,000.00 was raised among other friends of the college. During the autumn of that year the building took shape on the campus, and since has been a prominent and determining factor in the life of the college.

When, in 1895, it was determined that young

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ladies should share in the advantages of the college, Dr. Pearsons at Commencement promised \$50,000 if \$150,000.00 more were raised. At the semi-centennial celebration of the opening of the college in June, 1897, he declared his purpose to put \$30,000.00 into a building for young women, which he afterwards named Emerson Hall, in honor of one of Beloit's oldest and most honored professors. The speech in which that gift was announced is so characteristic of other addresses made at Beloit and at some other colleges, that it is here given entire.

"I had a college president come to my office a few days ago. He sat down by me, looked me in the eye. I did not know but what he was going to take hold of me by the collar,—and he said, 'Why do you give to Beloit so much? Why don't you give to the rest of us?' I did not tell him that it was none of his business. No, because I treat all college presidents and college professors with the greatest consideration. Are there any men in the world who can compare with the self-sacrificing college presidents and professors? They work for small pay, they work for God and humanity. Therefore under all circumstances I treat them with the utmost kindness. And I receive them from every portion of the country. I have an interview with college presidents nearly every day.

"Now I am going to answer the question about Beloit. That is a fair question. It is my duty to answer it. The first college I helped . . . and I have helped sixteen, was Beloit College. I did not make any mistake. No, I think it shows that I am a pretty shrewd man. I will tell you why.

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Beloit College from top to bottom is thoroughly honest. You never have deceived me, you never have tried to terrify me in any shape or manner. I wish I could say the same of all colleges. You have been frank and honest. Everything you have agreed to do, you have done.

"I could say a great deal more, but I am coming to the point now which I am greatly interested in. A good gentleman and lady, Mr. and Mrs. Stowell, have given this college a beautiful block and building costing \$30,000.00, which they have paid for outright. There it stands. What are the young ladies that come to Beloit to have in the future? Those young ladies who come to Beloit in the future ought to have a beautiful building, a charming building, where they can have a real nice family home and be under the direction of a grand and good matron. And I propose to build that building. That building will cost \$30,000.00. It will be taller than Chapin Hall, a little longer and a little wider. It will be a beauty. Now I say to you gentlemen of the trustees board, go on and build your building. As fast as you build call for your money and you will get it. When you get it built, you will get every dollar in money, not a check, but right out in money. Build it economically. I intend that that \$30,000.00 shall build a superb building, and shall put in heating apparatus and a radiator in every room. I will tell you why. You can build thirty per cent cheaper now than you did when you built Chapin Hall. You know that, every one of you. There are men idle who want work. Now is the time to pitch in and build.

"I am not going to dictate to the Trustees about that building. I have got business enough of my own. I do not run a risk though in telling these

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gentlemen to go on. I confine them with certain limits. That is business. But if you look back eight years and see what these gentlemen have done in building you will see that they can be depended upon to do anything in that line. Look at Scoville Hall, the Chapel, Science Hall, the finest in the world. There is one thing more I would have. That beautiful building has got to be furnished. Do not any of you gentlemen rise up and say, I will furnish it. You are not going to have anything to do with it. The ladies of the North West will furnish that building. You and I, ladies, are working together now. The building is going to be furnished, and it will cost about \$4,000.00. When you go back to your homes in Janesville and all around, ladies, at the very next meeting of your ladies' association just tell them that you are going to furnish a room in what,—I will tell you what it is,—in Emerson Hall. It is not often you name a building before it is built, but Dr. Emerson, it is your hall.

“Now I want to tell you one thing. You know I feel perfectly at home in this audience. I have been here four times. I have talked to you in a form that I would not talk in under ordinary circumstances. I have never given to a liberal institution, as they term it,—I never will. Never. I do not believe in giving to an institution that uses the prayer-room as a dancing-hall, or Shakespeare for the Bible.

“Now I am not coming here again until you get your endowment raised. Then I will come up. You might as well go about raising that endowment now for your prosperity adds to your expense. When you write that you have got it all, I will come up and bring the \$50,000.00 in clean cash. I will not give you a check, but the money itself. When you write me that the endowment is raised, I will come,

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and not before. I have very good reasons why I have given to Beloit. I will help you as much in the future as I have in the past."

One of the exercises at the commencement in 1898 was the dedication of Emerson Hall. Mr. Hale of Chicago represented Dr. Pearsons, who could not leave Chicago, and Professor Emerson spoke for the college and the young women for whom it had been erected. At that time Dr. Pearsons gave the college a check for \$51,000.00, the extra thousand dollars being for Mrs. Pearsons, to help meet the conditions imposed by her husband when his pledge was made.

When the health of the President was seriously impaired in 1901, Dr. Pearsons came forward with an offer of \$200,000.00 if the Trustees would raise \$150,000 and the President would remain with the college and return to his work, after taking suitable rest. These conditions were speedily met, and Beloit College became as strong a college financially as it long had been in its faculty and in the character of its work.

Four years later the President found a change of occupation so absolutely necessary that he reluctantly accepted a call to the pastorate of a New England church whence, two years later he was persuaded to return to Beloit. But before consenting to fill his old position he took the lead in a campaign which increased the endowment of the college \$200,000.00, toward which Dr. Pearsons contributed \$25,000.00. "For twenty years now," says President Eaton, "Dr.

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Pearsons has been the dynamic of Beloit's new life; at every critical point in the history of the college his moulding and energizing spirit has been embodied in the development which has characterized the epoch."

Generous and valuable as Dr. Pearsons' gifts to the college have been, it ought not to be forgotten that the conditions upon which they were offered could never have been met, save for the unflagging interest in the college on the part of its trustees, and the liberal way in which they themselves contributed. They were leaders in the money-seeking campaigns. Nor did they grow weary or discouraged when many said, "The conditions cannot be met." They said, "We must meet them, and we will." And they did. In the earlier campaigns, or till he became President of Wooster University, Ohio, they had the invaluable assistance of Rev. Lewis E. Holden, then financial agent of the college. Mr. Holden had a genius for raising money. He could obtain it where every one else would fail. And he obtained it because he loved the college from which he had graduated, in which he was a professor and in whose present and future work he believed with all his heart. His enthusiasm never failed nor did he ever shrink from any task, however distasteful, provided it promised something for his Alma Mater. To him should be accorded as it is by those who know what he accomplished, the credit for no small share in securing the victory in the earlier campaigns for the money called for to meet the conditions upon which the offers of Dr. Pearsons were made.

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Dr. Pearsons has admired the college for its Christian character and for the devotion to its interests on the part of its trustees, its graduates, and more than all, of its faculty. He has never tired of speaking of the noble work of President Chapin, Professors Emerson, Blaisdell and Porter, who literally gave their lives for the college, and for the larger share of their pay were content to look upon the character of their students and the place they filled in the world. Such an institution he felt ought to live, be fully equipped for all the work demanded of it, and its influence perpetuated through an endowment he could help it secure.

XI

GIFTS TO OTHER WESTERN COLLEGES THAN BELOIT

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GIFTS TO OTHER WESTERN COLLEGES THAN BELOIT

PARK College, Parkville, Missouri, is one of the colleges in which Dr. Pearsons has been especially interested. It is the outgrowth of the devotion of a single family, father and sons, the McAfees. Thoroughly Christian in its spirit, Presbyterian in its denominational preference, yet absolutely tolerant, furnishing opportunities for self-support so abundant that no one who really desires an education need hesitate to seek it, it could not fail to win the respect and sympathy of a man like Dr. Pearsons, who has always sought to invest his money where it would return the largest dividends.

It has a large plant and is entirely out of debt. Its endowment is small, for an institution of its size, though it is steadily increasing. Its President, Dr. Lowell M. McAfee, says, "I can assure you most unqualifiedly that few gifts have come to Park at a time when they were more timely and more helpful than that of Dr. Pearsons. For some years we had made no appreciable advance in our endowment.

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We needed just the impetus that his gift of \$25,000.00 afforded. I cannot speak too highly of our appreciation of his kindness and helpfulness in placing his seal of approval on the work of the institution."

There are thirty or more buildings on the campus, unpretentious all of them, but suited to the purpose for which they were erected. Parkville is not far from Kansas City and is in the center of a region where the work the college is trying to do, and has been successful in doing, is greatly needed.

Dr. Pearsons has made no large gifts to any of the Iowa Colleges. He has felt that a state with the wealth of Iowa, and the appreciation the people in general have of the value of an education, might wisely be left to provide for its own institutions.

To Coe College, a small college at Cedar Rapids, he has, however, given a thousand dollars, and at a time when this sum was very much needed.

Tabor College also received about one thousand dollars from him, without any conditions attached to it. The gift was of very great value, as without it, it would have been well-nigh impossible to complete a building greatly needed in the college work. The sympathy expressed in the gift, and the approval thus given the college were worth more than the money, indispensable as that seemed to be. Tabor, as is well known, occupies a field entirely its own and is furnishing opportunities for higher education to a class of students very eager to accept them.

Hastings College, Nebraska, has received \$10,000 from Dr. Pearsons. Though a small college, its

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history has been creditable, and its future is promising.

Doane College in southern Nebraska, so called after its most generous benefactor, has done for nearly a generation, fine work with a very scanty equipment. Its graduates have distinguished themselves in almost every rank of life. As a child of the Congregational churches of the state, it has again and again received their willing aid in adding to its endowment. This year, 1911, it has received from them, notwithstanding recent gifts which taxed their capacity to the utmost, seventy-five thousand dollars, for the twenty-five promised and paid over by Dr. Pearsons. The college has a campus of great beauty, one which the oldest and richest university in the country might well covet. President Perry has given his life to the college, and with the assistance of able professors, has brought it into the first rank of the smaller colleges.

The fact that Washburn College, situated as it is at the capital of the State, has been able to attract the attention of wealthy men in the east, and has received large gifts from them, has led Dr. Pearsons to feel that it would be wiser for him to give to colleges with fewer resources open to them than the college at Topeka. He has, however, taken a deep interest in Washburn, has watched its growth carefully, and years ago presented it with a thousand dollars. To this gift he makes no reference when speaking of the institutions he has aided.

Fairmount College, Wichita, in Southern Kansas,

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is one of the rapidly growing institutions of that great state. The city in which it is located has all the push and enterprise of the north and west, but in social life is characterized by much of the charm and refinement of the south. Many of the leading citizens of Wichita, and not a few of the best friends of the college are southern born. The majority of the students at Fairmount are from Kansas, though a few are from states further south. To the appeals of Fairmount for aid, Dr. Pearsons has responded with gifts aggregating \$40,000.00. These gifts have drawn the attention of many friends of learning to this college, and to such a degree that its enthusiastic and very able President, Rev. Henry E. Thayer, is now inaugurating a campaign for a very considerable increase in the endowment of the college, the erection of new buildings and an increase in the faculty. Fairmount has demonstrated its right to live, and its value to the large constituency which geographically belongs to it. That the present campaign for an increase of funds will be entirely successful, those who are acquainted with President Thayer and his Board of Trustees do not for a moment doubt.

Colorado College at Colorado Springs, is one of the institutions which has received substantial aid from the Doctor's purse. Years ago when on a visit to the Springs during a summer vacation, he declared his purpose to a friend to assist the college at some future time. The friend was dubious. He had heard wealthy men talk before. He made an entry

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in his note-book that Dr. Pearsons of Chicago has said that sometime he was going to aid the little struggling college at Colorado Springs, and added that he was going to see how the promise was kept. No man was more surprised than he, when he learned that the Doctor had come to the rescue of the college, had encouraged its President to undertake a money-raising campaign, in which he had little hope of success, but which, pushed with unwearied energy and carefully planned, brought the college its first large endowment, and fifty thousand dollars from the man who long before had promised to aid the college. That college is now the leading institution in the state, has more students than it can accommodate, and is suffering from a demand for special instruction in departments not yet established. In appreciation of what Dr. Pearsons has done for Colorado and other colleges, President Slocum writes:

"It is not easy to place a just estimate upon the value of the beneficence of Dr. D. K. Pearsons. Without doubt Mr. Andrew Carnegie was right when he said that there never had been in the history of America a case of giving which had accomplished as much of value to the whole country as the gifts of Dr. D. K. Pearsons to the colleges of the West. It is of very distinct advantage that these gifts are the result of painstaking and business-like investigations. No set of institutions in the country has done more for moral, as well as intellectual leadership, than have these colleges, which are distinctly religious in their influence. It is the recog-

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nition of this fact, which has placed such high value upon the discriminating benevolence of Dr. Pearsons. He has recognized that there are certain strategic points in the West, where colleges should be established and developed, and with the far-sightedness of a man well acquainted with this section of the country, he had poured his millions into these institutions and made it possible in many cases for them to go on with their beneficent work.

"It is remarkable that he has been able to give such a large amount of time to a study of these colleges, visiting them, making careful examination of their curriculums, and especially of their business methods, and watching their growth with an interest that has been keen as well as sympathetic.

"The result has been that not only have his donations been wisely placed, but he has set an example to others which has resulted in doubling or even trebling the value of his own gifts.

"Aside, however, from the great financial worth of his munificence, the greatest value of his gifts has been, that by means of them he has set on their way moral and religious influences, which are the hope of America. No one can study keenly such tendencies throughout the West, without realizing how these influences are largely centered in the type of college which he is supporting; colleges which are constantly sending into the world a stream of young men and women who are taking places of leadership in all that makes for the highest good of the country. It is this which has made Dr. Pearsons' generosity of such national importance. As the years go on, it will be recognized more and more that it is this which constitutes the inestimable value of the gifts of this great and wise philanthropist, whose memory will be cherished not only by the institu-

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tions which he has helped, but by the thousands of earnest, high-minded, self-reliant young people who received college training because of his generosity and who are rendering service throughout the world, which is one of the highest value."

To the College of Idaho, at Caldwell, Dr. Pearsons gave \$25,000.00 in 1909. This with \$75,000.00 obtained from other sources provided an endowment of \$100,000.00, which has been increased through the stimulus created by the interest taken in the college by Dr. Pearsons, to \$160,000.00. President Boon says, "The College can never forget that Dr. Pearsons led the way to financial success, or that its Vice President, Miss Julia V. Finney, one of its faithful teachers, was the agent through whom his interest in the college was aroused." The field which the college occupies is full of promise and as it has the moral and financial support of the Presbyterian Church of the whole country, it can hardly fail to become a large and important institution of learning.

In the College of Montana at Deer Lodge, Dr. Pearsons was interested when he first heard that its establishment was proposed. His promise of \$25,000.00, made as soon as there was any prospect that additional funds could be secured, "was," writes the President, "undoubtedly the means of securing our endowment. It made possible the work since done and the high degree of efficiency and success since reached." With a large body of students in attendance, the state rapidly increasing in popula-

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tion, an able faculty and the Presbyterian Church interested in it, its future is assured.

Carleton College, Northfield, Minnesota, has received \$50,000.00 from Dr. Pearsons. It was promised to Dr. J. W. Strong, then President of the college, on condition that double the sum be raised in addition, for endowment. He promised also to pay one half of the amount whenever fifty thousand dollars were secured. May 19, 1900, the college received \$25,000.00 and January 8, 1901, \$25,000.00. The gift was of great service to the college in itself and in the influence it had in creating confidence in its character and worth.

Lawrence University, under Methodist control, and located at Appleton, Wisconsin, one of the institutions in which Dr. Pearsons lectured when he represented Dr. Calvin Cutter in the West and in the South, in the late fifties, received from him five thousand dollars, toward the erection of Science Hall. President Plantz says: "This gift was of the greatest importance to us, since it gave a start to a needed enterprise and helped stimulate General Isaac Stephenson to make a large gift for the same cause. I doubt if we would have been able to erect the Science Hall at the time we did if Dr. Pearsons' gift had not given us a valuable start. Its erection marks the beginning of the recent prosperity of our college both in attendance and in the development of our resources."

Toward the erection of Ingram Hall, which is a Science Hall, for Ripon College, Ripon, Wisconsin,

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Dr. Pearsons gave five thousand dollars. The money came at a critical time and made it possible to secure a building which was an absolute necessity, and has served its purpose with increasing efficiency. President Merrill, then at the head of the college, wrote the Doctor that he believed him to be the wisest giver he had ever known. His gifts were not always made on conditions hard to meet. Nor did he always care to have it known that money came from him for any special object. He often concealed his gifts under the name of another. He was thus true to his purpose of investing his money where he was persuaded it would do the most good.

For Northland College, Ashland, Wisconsin, Dr. Pearsons has invested \$10,000.00 in an endowment which as yet is very small. This college is the child of missions and as a frontier college, with a field from two to five hundred miles in extent in different directions, has an opportunity rarely equalled for Christian and educational influence. "It is the leading agency," says Rev. E. P. Wheeler, "to mould and unify and raise up leaders for the virile races of Northern Europe, beginning the struggle among the stump lands of the Lake Superior region." The college is in its infancy, but the children of heroic German and Scandinavian settlers, and of "the equally heroic but defeated peasantry of Finland, Poland and Russia" are showing themselves eager to embrace the opportunities it offers them for an education.

To Huron College, Huron, South Dakota, \$15,000

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have been given. This gift was the beginning of a permanent endowment. As to its value, President French writes, "This money from Dr. Pearsons was the first money given to us as general endowment funds. Because of his reputation for wisdom as well as generosity in his giving, it has been of great value to us, to be known as one of his children. Our college is an especially good example of the kind of institution in which he believes and which he desires to help. His pioneer work in helping the small western Christian college, I consider of the utmost importance to the country at large. On patriotic as well as on Christian grounds he could have done nothing wiser or more far-reaching for good with his money." This Presbyterian College has made a good name for itself, and in a few years, with a more ample endowment, will become one of the important educational institutions of the state.

Yankton College, Yankton, South Dakota, has received generous aid from Dr. Pearsons. He greatly admired the character and work of Rev. Joseph Ward, founder of the college, pastor of the First Congregational Church of the city, friend and promoter of all the religious interests of the state, whose service as educator and Christian minister was cut short by his death in 1889. Two years later he offered the college \$50,000.00 on condition that \$150,000.00 more were raised. If buildings and campus were worth at that time a little less than \$50,000, and the debt was hardly less than that

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sum, it would seem as if hope of success in meeting these conditions were slight indeed. But through the efforts of the Rev. W. B. D. Gray, seconded by the untiring zeal and self-sacrificing service of Mrs. Ward, so much was secured that part of the pledge was redeemed in 1893 and the remainder at Commencement in June, 1895. The panic of 1893, the fact that many of the contributors were unable to pay what they had promised and the general decrease in the price of land, greatly reduced the actual value of the subscription. But the debt was paid, and Ward Science Hall was erected and dedicated without incurring any new obligations. In 1895 the Doctor urged President Warren, then at the head of a College in Utah, to leave the college he was then serving, and if called to Yankton, as he was very shortly afterward, to accept the call, difficult as the position would be to fill. Almost the first advice he gave the new President was to reduce expenses. This was done, both in 1898 and 1899, able men put upon a salary of \$800 a year, an amount upon which it was very hard to live.

In the spring of 1900 the Doctor offered the President \$50,000.00 if the debt, which in spite of every effort had been increasing until it had reached the sum of \$30,000.00, was paid by March 1st. The money was raised chiefly in small gifts, though one gift of \$5,000.00 from a gentleman in the East, whose name was concealed, changed doubt and despair into cheer and certainty. By June, 1906, \$90,000.00 had been secured for buildings and endowment, and

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to this sum Dr. Pearsons added \$30,000. In speaking of his "princely generosity," Dr. Warren writes "He stretched forth a generous hand to feeble beginnings which other great givers refuse to consider, and by his benefactions made early and large success possible. Childless, himself, the colleges and the young people in them are his children. In them are thousands of teachers and students who not only now while he is still with us, but to the last day of their lives will rise up and call him blessed."

It is not too much to say that if Dr. Pearsons had failed to come to the rescue, the college could not have survived the pressure of continued deficit and the panic of 1893. It was the timeliness of his gift as well as its size which gave confidence, as well as relieving the college from burdens almost unbearable. The college is now well established, though as a flourishing institution it demands far larger means than at present are at its disposal. The President and Trustees are now seeking to obtain, for buildings and further endowment not less than \$250,000.00 by the end of the present college year. If this aim is not realized at the coming Commencement, the effort will doubtless be continued till that greatly needed sum is secured, and the college brought into a condition where it will be better able to do the work which a growing and prosperous state requires.

Fargo College, Fargo, North Dakota, has also received a large sum from Dr. Pearsons. He had believed in its mission from the first. He sympa-

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thized with the aim and efforts of its first President, Rev. H. C. Simmons, whose sudden death was caused by his devotion to Christian education, and the religious interests of the state. But for a gift of \$50,000.00 from Dr. Pearsons that first endowment of \$200,000.00 could not have been obtained. His later gift of \$20,000.00 for the completion of Dill Hall was equally important and valuable. "The first gift came," says Dr. Cragin, the President of the College, "at a time when discouragement was so great that the Trustees were nearly ready to give up the institution. That gift saved its life and rendered its future growth possible. No wonder that he is spoken of by the Trustees, as our great friend. If he could see," adds Dr. Cragin, "the institution at the present time, with the Carnegie Library, a beautiful building almost ready for use; with our splendid faculty representing some eighteen universities and colleges, including Harvard, Columbia, Oxford, Leipzig, Wisconsin, Minnesota, Oberlin and Beloit; with our fine body of students, an increase of fifty per cent as compared with last year; if he could know of the large number of students who are earning their own way, he would feel that he has never made a better investment." That this is nearly always said by the President and friend of every institution he has aided is proof of the wisdom of his beneficence and of the care with which it has been bestowed.

Rev. E. H. Stickney, one of the Trustees of the college and connected with it from its organization

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and active in all efforts for its development, writes, "Dr. Pearsons' gift of one thousand dollars to current funds at a time when all were feeling the burden very much and were ready to give up, was providential. Two out of five members of the Executive Committee had voted to close the doors of the college. Then came the offer of \$50,000.00 if \$150,000 more were raised for endowment. Impossible as it seemed to do this the close of 1902 saw the money in hand. A later gift of \$20,000.00 completed Dill Hall, a building greatly needed for administration and scientific purposes. These gifts were the means of saving the college. They came at a time to remove discouragement and to lay the foundations upon which a great institution can safely and surely be built."

Similar testimony is given by George E. Pearley, Esq., one of the most faithful of the Trustees, and one who often consulted with Dr. Pearsons, and who, if he felt at first that the conditions of his gifts were severe, came afterwards to look upon them as "the severity of kindness and of high wisdom." With an endowment of \$200,000.00 well invested, it would seem as if a college with a goodly number of students, in the commercial center of a rapidly growing state like North Dakota, need never again be in a critical condition. But hard times and inability to secure any considerable sum of money from the friends of the college in the state made it difficult five years later, and well nigh out of the question to complete the Administrative Building. The

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walls were up, windows and doors were boarded up. The unfinished structure seemed to be saying to all who saw it, "You perceive the weakness of the institution. It is about to die." At this crisis Dr. Pearsons wrote, "Finish Dill Hall. I enclose a check for \$4,000.00. More will be sent as needed, till you have the \$20,000.00 you ask for." That gift ended the era of doubt for Fargo College.

The financial outlook for Drury College in the years 1892 and 1893 was gloomy and discouraging. Competing schools had laid upon the college the necessity of an extended Curriculum and additions to her Faculty. And further a \$20,000.00 debt and increasing annual deficits seemed to preclude a forward movement. The continual call upon the friends of the College for gifts to meet annual deficits had become burdensome and disheartening. The friends of the College felt that light must break in and early relief must come or twenty years' work be jeopardized. "Letters, prayers and calls were sent everywhere—seeking some Moses who should lead us over the Red Sea of our difficulties. It was at this time the college turned its hope toward Dr. D. K. Pearsons of Chicago, and our faith in his wise judgment and benevolent heart was not confounded."

When "our necessities and opportunities were laid before him" by Dr. H. T. Fuller, then the President, Dr. Pearsons surprised him by saying promptly, "I will give the college \$50,000.00 if the friends of college will give \$100,000.00 more. Or I will cover

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this amount in two pledges—giving \$25,000.00, if you will raise \$50,000.00. This generous pledge brought comfort and hope and some trembling to the college, and the campaign was opened with an effort to meet the first conditional offer, and the amount was raised by January 1st, 1894. Dr. Pearsons sent forward his check for \$25,000.00 and it looked wonderfully good to the college. Again the friends of the institution rallied with determination to meet the second conditional gift of \$25,000.00, and it was met January 1st, 1895, and Dr. Pearsons forwarded his second check for \$25,000.00 more.

None except those upon the ground could understand the new joy and hope these gifts of Dr. Pearsons inspired. The future of Drury College was felt to be secure. New gifts would come easier since future donors would be assured their gifts would not be lost.

This royal help of Dr. Pearsons made his name a household word in the whole Southwest, and led many schools and even individuals to write to this benefactor for aid. The college and city now desired to have this great donor visit the Southwest and the Faculty and the City Council extended to him a pressing invitation to come; finally, in April, 1901, Dr. Pearsons and his beloved wife found it convenient to visit Springfield while on their journey to Eureka Springs for a brief rest. Great preparations were made to make their visit notable and the whole body of the faculty and students went to the depot to welcome them and escort them to the college.

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A carriage was decorated with college colors and the two higher classes planned to draw them to the college grounds. But the unpretentious benefactor declined this offer with thanks and desired to drive down in "his own hired carriage." He was driven down to the grounds and halted before the splendid edifice that had been made possible by his gift, and he greatly admired it, and told his companions that it made him very happy to see it. After promising to be at morning Chapel exercises they retired to the hotel for the night.

The visitors were on hand early, and the faculty, students and many from the city were present to greet them. All saw Dr. Pearsons and his wife and heard his unique speech. The following are a few excerpts from his address.

"Faculty, Students and Citizens, if my tongue were tipped with eloquence, I would throw the tip away, for I wish to talk a little plain common-sense. . . . I am intensely interested in young men and women. I want to give the poor boy a chance. I have a little fund of \$150,000.00 which I loan to young men and women through college treasuries, and I have never lost a dollar. . . . I was introduced at Beloit College as Dr. Pearsons, C. B. (College Builder). At another place as holding the degree of P. E. (Professor of Endowments). I made my money by strict economy. I never spent a dollar foolishly. I never saw a horse race. I never saw a ball game. I never went to a theatre.

"Some say I am close fisted; I am. Some call

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me an old Puritan. I am proud of it. My habits are simple. I rise early. I attend strictly to business. I have made my money honestly, I take advantage of no man.

"I advise rich men to put their money in colleges out west, Christian colleges. . . . A friend of mine lately told me that he was building a monument for himself and family in the cemetery that would cost him \$40,000.00. I told him I was building a monument for myself and wife that would cost over \$5,000,000.00, and this monument is associated with the Christian colleges in the land.

"Young men, if you amount to anything in this world you must hustle. Young men and women, the promised land is before you. You must hustle to obtain it. . . .

"Grit makes the man, the lack of it, the chump, Therefore young man take hold, hang on and hump."

In honor of this visit the college gave a holiday to its students and the visitors looked over all the college buildings and in the afternoon the President gave a reception to the visitors and many citizens of Springfield called and paid their sincere respects.

In 1908 Dr. Pearsons again came to the help of Drury College, with the handsome gift of \$20,000.00, making a total in gifts of \$70,000.00.

In the present hopeful outlook for Drury College Dr. D. K. Pearsons is regarded as the man and soldier who "stood in the breach," and his large gifts, which were accumulated honestly, will continually bless the work of Drury College.

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The success of a later campaign for \$250,000.00 depended very largely upon the judgment of Dr. Pearsons. A number of people, friendly to the college, hesitated about additional gifts. Dr. J. H. George, the President, consulted with the Doctor and received from him, not only a contribution for the fund, but also his unqualified and hearty endorsement of the proposition in the interests of Christian education. This opinion of Dr. Pearsons was much quoted in satisfying liberal friends of Education that an investment in cash in Drury College would yield ample and satisfactory returns in the way of fitting young men and women for their life work. Drury regards the Doctor as the one man who has stood firm, strong and hearty in favor of the institution, and has created a sentiment of confidence, among the generous patrons of education throughout the country, so that it is now confidently undertaking to increase the endowment by half a million dollars, to meet the growing needs of the Institution.

XII

AID FOR BEREA COLLEGE

XII

AID FOR BEREA COLLEGE

BEREA College was founded in 1855. It was located in the Village of Berea, Kentucky, which is about one hundred and thirty-one miles south of Cincinnati, Ohio, on the Louisville and Nashville Railway. Rev. John G. Fee, one of its founders, said of it, "It is a dreary place," but prayer, consecration and untiring effort have built up here one of the most remarkable and useful educational institutions in America. In 1910 it had 1400 students, over 1000 of them living in buildings or barracks on the campus. It owns over 170 acres of farming land and 4000 acres of forest land, purchased in order that students may have practical lessons in forestry. It has a system of water works which cost \$50,000.00 to install. Several of its buildings have been erected almost entirely by student labor. This is true of the chapel which seats more than 1500 people. The brick was burned on the farm and the timber obtained from the mountains. The annual budget, which is on a very economic scale, in 1910 was \$89,000.00. Over and above the income from \$900,000.00 endowment, a large deficit has to be raised

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every year. This budget provides the kind of education which the mountain people especially need. These people have been belated in their development by living in comparative isolation for two centuries, and need domestic, agricultural and economic training, as well as that which fits one to be a school-teacher or to follow a profession. There are departments for instruction in nursing, domestic science, in printing, brick-making, mountain farming, carpentering, blacksmithing, the selection and care of stock. In these departments students are trained for the practical work of life. Board is furnished at cost and tuition is low. Students are encouraged to earn their way by their work. From 1859 the school was for a time suspended on account of the feeling of hostility in the state which had arisen against it, and during the Civil War it was twice interrupted by the presence of armies. In 1866 it admitted the first colored students, obtained a charter as Berea College, and until 1904 youth of both sexes, white and colored, profited from its instructions. In that year the legislature of Kentucky, yielding to a growing pressure from many sections of the South, passed a law requiring the separation of the races in all the schools of the state. The law was obeyed, and when its legality was upheld by the Supreme Court, the Trustees of the College promptly set aside \$200,000 of its then scanty endowment, for the support of its colored students in institutions like Fisk University, Nashville, Tennessee, where at one time 141 were taught. A campaign for \$200,000 more

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was immediately begun and when the money was secured, a site between Louisville and Lexington was purchased: there under the name of the Lincoln Institute of Kentucky, a new and separate school was started on its independent career. This movement left Berea free to devote itself with greater consecration to the cultivation of the special field open to it, the training of the young people of the mountains. For this work increased endowment has been sought and obtained, but more and better buildings are still greatly needed. In confining its efforts to this, at first seemingly more limited field the friends of the college have received sympathy and aid from many of the most influential and far-seeing people in America. As an example of this, one may point to the great meeting held on Lincoln's birthday, February 11, 1911, in Carnegie Hall, New York, at which such men as the Hon. Seth Low of New York, and Governor Woodrow Wilson of New Jersey were present, and in which they took a prominent part. At that meeting a letter from President Taft was read in which he said, "Berea is doing a great work in educating the mountaineers of the South."

Governor Wilson of Kentucky wrote, "No school has done, or can do so much for this Appalachian Region as Berea."

Justice Harlan, as one familiar with the mountaineers of the South, wrote—"What these mountaineers need, who are by nature manly Americans is opportunity. Give them churches, and school-

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houses, and financial aid, and great results for the country will follow."

As one of the speakers at that meeting, President Frost of Berea called attention to the fact that these mountaineers are living in a state of society not unlike that of the time of Alfred the Great of England, that they are of the best possible stock with many noble traditions, the finest traits of character, and eager for a training that will make their mountains a better place in which be to born and to live.

Governor Wilson, of New Jersey, himself a southerner, and acquainted with the mountain region of the South from boyhood, said—"When you are asked to subscribe for Berea you are asked to subscribe for a renewal of the life of the country at its sources.

"These people, living as they do, remote from the great routes of travel, in the pockets of the mountains, on their slopes, amid their forests, are of an old stock, Scotch-Irish, are conservative by nature, yet thoughtful as well as imaginative, are the kind of people out of whom the best kind of American citizens can be developed. President Lincoln was of them. He knew them, honored them because he knew them, and trusted them, and they did not disappoint him in the trying times of the Civil War. There are three million of these southern whites living in the mountains which belong to the ends of seven states, grouped around East Tennessee, to be educated."

The Charter of Berea reads: "In order to promote the cause of Christ, primarily by contributing to

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the spiritual and material welfare of the mountain region of the South, affording to young people of character and promise a thorough Christian education, elementary, industrial, secondary, normal and collegiate with opportunities for manual labor as an assistance in self-support."

The school was begun by slaveholders, who did not believe in slavery, who hoped that through education its gradual abolition might be brought about. Although slavery has gone, the purpose for which the school was founded, the education of the children of the sturdy people of the mountain regions of the South, remains . . . They need a different training from that furnished in northern academies, or in the high schools and colleges of the South. All that is best in their traditions and habits should be preserved. They should be encouraged to continue their fireside industries, weaving and the like. As not all of the young people can attend school and none of the older people, efforts are made to reach them in the summer by going among them and living among them in tents and giving instruction in house-keeping, improvement in the management of farms, the raising of stock, and exciting interest in these and kindred subjects by the use of the stereopticon. Travelling libraries are kept constantly in circulation. Coming thus into close touch with the people in their homes, a desire is created to attend the school at Berea, even at the great sacrifice which must often be made to do so. That Berea is doing something toward helping these mountaineers into a new and

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larger life, while yet encouraging them to remain in their mountain homes is evident from the fact that every year many more students apply for admission to its privileges than can find shelter in its buildings.

Dr. Pearsons was interested in Berea by a visit from its President, W. G. Frost, in 1895. At first he declined to put it on his list of college beneficiaries, but he agreed to go to Berea for Commencement and after thorough investigation said in public that as soon as Berea would raise \$150,000.00 he would add \$50,000.00 to that amount. He made no limitation as to time. At the end of four years the money was in the treasury and Dr. Pearsons sent his check for the amount he had promised. Another pledge of \$50,000.00 made on the same conditions was paid in July, 1900. Then in 1904 he paid as called for \$50,000.00 for a system to bring water to the college campus and thus render the hygienic conditions of the college what they should be. This gift, Dr. Pearsons regards as the best gift he has ever made to any institution or to any object. On his 89th birthday writing from Pasadena, he promised \$25,000.00 for a dormitory for boys and sent the money in a month. To this no conditions were attached. During that year he promised \$100,000.00 as soon as four times that sum was secured, and the pledge was redeemed in January, 1911.

Writing November 16, 1910, President Frost says: "I went to Chicago to see Dr. Pearsons in January or February, 1895, and had an interview with him in his office in the usual form. I was introduced by

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Dr. Simeon Gilbert, former editor of the *The Advance*. The Doctor asked me a great many questions, and then said that he was powerless to do anything for a year or more at least, and waved me out of the office. Being in Chicago, I took the time to call upon a number of leading men, in order to make them acquainted with Berea's work and opportunity. Shortly after I left the city, it seems Dr. Pearsons called a little conference of advisers as to Berea, and among them several of the gentlemen whom I had just seen and 'posted.'

"The result was that a few weeks later Dr. Pearsons wrote me saying that if Dr. Fifield would attend the next Commencement at Berea to give the address, he would come with him and visit the college. He came and was entertained at our house. He investigated the institution from the library to the kitchen, and took great delight in the stalwart mountaineers who filled our Tabernacle on Commencement Day. At the close of the exercises, he made a speech which was much appreciated and at the end gave us our first pledge. Realizing that Berea did not have an Alumni and constituency like other schools he waived the time limit: 'Whenever Berea College will raise \$150,000.00 for additional endowment, I will add \$50,000.00 to it.'

"This pledge was an immediate introduction to people of means and patriotism everywhere. We had the double burden of raising money for current expenses at the same time we were working for the new endowment. It took us four years, but in 1899 when we completed this endowment we had a list of friends.

"The whole endowment had drawn attention to the mountain region as nothing before, and Dr. Pearsons received many letters of congratulation from public

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men all over the country. In a few months, he repeated the offer of \$50,000.00 on condition of our raising \$150,000.00 more. This time the task was completed in a year.

"Berea then entered upon a course of internal development, adapting its methods more carefully to the peculiar conditions of its mountain field. The number of students increased rapidly. The new friends who had been enlisted for the Pearsons' endowment helped us in the construction of the industrial building and in other improvements. Some of these friends interested themselves in helping us to buy a considerable forest reserve.

"The project of piping water from certain springs on this forest reserve to the college grounds in Berea was kept in mind as we purchased land, and plans and specifications were laid before Dr. Pearsons in 1902, and in 1903 he made his pledge to Dr. Barton of \$40,000.00 for these water works, and an additional \$10,000.00 for sewers and plumbing. This, at once, put Berea on an hygienic basis. We had not realized what risks and deprivations were involved in our limited water supply.

"Then came the gift of \$25,000.00 for Pearsons Hall, a dormitory for young men. Our only men's dormitory was Howard Hall, built by the Freedman's Bureau right after the war, a building whose very floors had been trodden through by honest wear. The majority of our young men were living in temporary quarters in the upper stories of the Industrial Buildings or in barracks of cheap construction. This gift of Pearsons Hall was particularly cheering, coming as it did, when we were in the agony of raising the 'Adjustment Fund.'

"The offer under which we are now working, November, 1910, and which was made successful by

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gifts from more than eighty people, is for \$100,000.00, conditioned upon our securing \$400,000.00 more by the end of this calendar year. This offer came at a time when I was just breaking down from too eager and incessant work, and the whole movement had to wait for my recovery. Perhaps, we should have despaired had it not been for a \$50,000 bequest from John S. Kennedy of New York; following this, our Trustees during my absence secured other important pledges.

"Dr. Pearsons has done far more than any other man for Berea and for the entire mountain region. He has given us the things that were most needed, and at the time when they were needed, and he has given them in such a way as to enlist a multitude of other friends in the cause of Berea and in the general cause of mountain uplift. He has right to a happy old age."

Rev. William E. Barton, D. D., of Oak Park, Illinois, a graduate and one of the Trustees of the College, in describing the installation of the Water Supply and the efforts to obtain it says:

"It is difficult to speak in terms other than superlative of Dr. Pearsons' gifts to Berea College. Twice in succession he gave to it conditional gifts of \$50,000.00, each, requiring the raising of \$150,000.00 more, and now has pending an offer of \$100,000.00 upon the condition of the securing of \$400,000.00 additional, making a total of \$900,000.00 Endowment secured to the Institution under the leverage of his conditional offers. His gift of \$25,000.00 for Pearsons' Hall, secured the erection of the first modern building for men, and his interest in the Institution has been alert, continuous and helpful.

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"But, of all his benefactions to this important institution, his gift of the Water Works stands out as perhaps the most unique and interesting gift ever made to an American College.

"Berea College, admirably located for the varied work which it has to do, stood subject to great inconvenience in the lack of an adequate water supply. Rev. John G. Fee, himself, told of the dreariness of the place when he first visited it, and of the rebuke that came to him through the word of a bystander living in the neighborhood. 'It is a dreary place,' said Mr. Fee, and Mr. Rawlins replied in the words of the hymn, 'Prisons would palaces prove, if Jesus abides with us there.' 'There is no water,' said Mr. Fee; 'Moses smote the rock and water gushed out,' answered the neighbor. 'Dig a well where we stand,' said Mr. Fee, and the well was dug.

"In the early years that and other wells supplied the school, but the time came when another smiting of the rock was necessary. The great growth of the institution rendered the water supply dangerously inadequate. There was peril from fire and pestilence, for the town extended far beyond all adequate water resources and contaminated the surface springs. Epidemics of typhoid fever were annual and fire-insurance premiums rose to an almost prohibitive rate.

"The problem of securing water was not easy to solve. No sufficient supply was within five miles and the springs were widely scattered over a large area. Through the wise foresight of President Frost a large domain had been secured as a forest preserve and this was extended so as to include a number of pure flowing springs. A right of way also was arranged for and a series of surveys and testings extending over many months gradually brought the plan to a point of feasibility.

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"At this stage of the proceeding, a Chicago Trustee took the plans of the survey to Dr. Pearsons, and by appointment carried them to his home where he went carefully over them with Dr. and Mrs. Pearsons. Every important point in the situation was canvassed and at length the promise was made of \$50,000.00 to install a complete and permanent water system for Berea College.

"There were ten large springs, five in each of the two valleys. The ground plan of the reservoir position looked like two arms of a man spread out and with five fingers on the end of each and a spring at the end of every finger tip. Ten large stone reservoirs were built and pipes laid from each to junction points, from which the water was conveyed down the two valleys to another junction, thence carried in a single pipe across the valley and over a gap 200 feet high to the College Campus five miles away. It was a great engineering feat, embracing very many practical difficulties, and when it was finally completed and water was successfully piped to the campus with sufficient pressure to carry it to the tops of the buildings, a new chapter in the development of Berea College began. Health, cleanliness, security from fire, all took on new promise, and again, as of old, the rock had been smitten and abundant streams of water gushed forth.

"Dr. Pearsons has repeatedly said that no gift ever made by him gave him such satisfaction as this. He has said of it that he regarded it as a definite inspiration and impulse from God, and profoundly believed that in doing this he was obeying a distinct divine command. Perhaps no gift ever made to an American college is so fitted to appeal to the imagination or so visibly fitted to supply a great, imperative and permanent need. Buildings may be destroyed,

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endowments may be squandered, trusts may be betrayed, but so long as human beings need water, Berea will need this gift, and so long as water flows down hill, the plans on which these Water Works were constructed will continue to be of service to the great and growing institution at Berea."

While a believer in higher education for those who are prepared for it, Dr. Pearsons as a practical man has believed thoroughly in providing for the people of mountains the kind of instruction best fitted for their wants. He has confidence in their ability and in their desire to make the most of themselves. He is in deep sympathy with them. "I am a mountain man. I was once as poor as they are, and as ignorant." Hence when he had become familiar with the work which Berea has been raised up to do, he devoted large sums for its enlargement.

That these gifts have been appreciated is indicated by letters like the following from Rev. J. A. Rogers, Woodstock, Illinois, dated June 18, 1904. Mr. Rogers was one of the founders of Berea and wrote as one who had knowledge. His letter was addressed to Dr. and Mrs. Pearsons, as the latter was as much interested in the gift as her husband. The letter is given in full and reads as follows:

"Dr. and Mrs. D. K. PEARSONS

Dear Friends: I call you friends for you have shown yourselves such devoted friends that any one who loves Berea College as I have loved it for fifty years, though now absent, can but look upon you as dear and choice friends. I think if you knew the

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joy your last gift to Berea of the Water Works has caused your hearts would sing for joy. It is not easy to express the gratitude we all feel, and we rejoice not only in the present blessing through this gift of yours by which God's gift is brought to men, but generations unborn will receive help through this flow of the pure stream of life-giving water. As the oldest living trustee and one who helped lay the foundations of Berea College in a little shanty of a schoolhouse, I give you for us all, our grateful thanks. May the God of all blessings bless you most abundantly.

Your grateful friend,
J. A. ROGERS."

As other gifts from Dr. Pearsons were announced from time to time, letters of approval and congratulation came from Governor Bradley of Kentucky and ex-President Roosevelt, then Governor of New York. The wonderful development of the institution and its widely extended influence are proof that no mistake has been made in providing so generously for its endowment and its buildings. But no one has been able to appreciate the importance and value of these gifts so well as President Frost, who has been at the front in all the money-raising campaigns.

When a check for \$25,000.00 for the Dormitory was received, he wrote, May 4, 1909:

"You are the most astounding man, and the only man I know who can do something more remarkable than D. K. Pearsons ever did before. Here comes your check for the entire amount of our new building. You meant to shock us, and we were shocked. Treasurer Osborne hardly knows what to do with his responsibilities. But all of us are swept away by a

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great wave of love and gratitude for the friend who has been so much to the institution and to each one of us now for sixteen years. You have a right to be happy."

In another letter of later date he uses these same words, "You have a right to be happy," and adds to them, "I believe you are happy."

At this time Berea students sent this telegram:—

"Berea students and workers send you hearty thanks. We pledge ourselves to follow your example in unselfish devotion to the things which make the world better."

In approval of the method of conditional giving followed so largely by Dr. Pearsons and criticized by many, Dr. Frost wrote, as late as March 1, 1911:

"I wish to go on record every time I can as commending the specific plan of conditional gifts which Dr. Pearsons has pursued so consistently. In fact if he did not invent the plan, he has given currency to it beyond any other giver, so that many others must be considered as following in the line of his example.

"There are always those who complain against this form of giving, alleging that it distresses the institution and seems ungenerous on the part of the giver. It is my sincere conviction that the only way in which rich men can give large gifts without doing ultimate harm by weakening the hold of institutions on the general public and drying up the spirit of benevolence among those of more moderate means is to make their gifts conditional. The offer of a large sum on such conditions always compels attention on the part of wealthy people, it raises sympathy, it advertises the cause and it finally develops a wide circle of friends and supporters."

XIII

**AID FOR SOUTHERN COLLEGES OTHER THAN
BEREA**

XIII

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NEARLY all the institutions which Dr. Pearsons has assisted in the South had established a name for themselves before he interested himself in their welfare. He recognized fully the need of the South for the kind of education in which he believed long before he did anything to promote it. But he did not see his way clear to furnish the help the colleges in the South seemed to demand until he had been aiding colleges in the North nearly or quite ten years. Yet in spite of the difficulties with which they contended many of them had done and were doing heroic work and every year were sending out into the world a large army of well-trained young men and women. Let J. Henry Harms, President of Newberry College, Newberry, S. C., a Lutheran Institution founded in 1856, tell the story of what was done for it. It is too well told to justify the omission of any part of it.

“DECEMBER 14, 1910.

“Dr. Pearsons came to the help of our college in 1906. The college was preparing to celebrate its

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fiftieth anniversary. Its endowment was sadly insufficient, the opportunities tremendous. Under the able leadership of Dr. James A. B. Scherer, at that time President, an effort was begun to raise money for the institution. Dr. Pearsons was appealed to for aid in the undertaking. In his own wise and thorough way he inquired into the merits of the appeal, and decided to give us \$25,000.00 provided our people would raise the sum of \$50,000.00 to make a fund of \$75,000.00 for endowment. His offer was accepted. The conditions were met. And the fund was raised.

"In the first place this offer of Dr. Pearsons was a compliment to the college. It was an endorsement that the people needed. It renewed their faith in the institution. They argued that if a wise, judicious giver like Dr. Pearsons gave his money to their college, then their college must be more worth while than even they imagined. It charmed the people. They had pride in their institution. But it was the oratorical sort of pride that says nice things on holidays and commencement. Dr. Pearsons' offer *put their pride to work*. That is one of the best things he has done for us. He made the college bigger in the estimation of its friends.

"In the next place Dr. Pearsons' gifts stirred the people up to give. We had a small constituency. We were weak financially. It looked impossible for such a handful of poor Lutherans to raise the sum of \$50,000.00. But Dr. Pearsons had flung a challenge at them. And they said that if 'an old abolitionist,' as he calls himself, thinks enough of our college to give it \$25,000.00, surely we who know the college and know its value to the South, can raise at least twice as much. And they did. Dr. Pearsons proved to be the right sort of an 'abolitionist.'

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He 'abolished' the slavery of hundreds of white people in this state—their slavery to limited notions of themselves, their money and their college. In a few months after the offer was made the campaign wound up with all conditions met. It was an epoch-maker in our history. Hundreds of people gave the college money who never gave money to it before. After fifty years the college was born again. And I think the story of the man behind the gift helped as much as anything. The story of Dr. Pearsons' life stirred the people everywhere. The spectacle of a man deliberately setting himself to give away a fortune simply captured the imaginations of our warm-hearted Southern people. It stirred their deepest benevolent emotions. The short of it is: Dr. Pearsons is our benefactor, not so much because he gave us money, as because he made our people give it. And the beauty of it is they like to give, as he likes to give. They caught his secret, the secret he received from the Man who gave himself and said 'It is more blessed to give than to receive.'

"Then again Dr. Pearsons helped to enlarge the scope of our college work. Our particular business in the South is to help the poor boy get an education. Our college aims to help the boy who is willing to help himself. We want to put the price of education down within the reach of the poorest farmer's son. We find hundreds of boys back in the country who are hungry to go to college, but cannot quite afford it. There are hundreds of young men in our cotton-mill villages who need help and need it badly. We want to help these farmers' sons and 'factory' boys. To get these boys into a Christian college is the biggest moral and social problem in our state. And that was what we were after when Dr. Pearsons' offer came. There are thousands waiting yet.

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We could have twice our enrollment if we had the money to get more teachers and accommodations. We have done well with Dr. Pearsons' money. Invested at eight per cent, we have used the proceeds to employ three new teachers and enlarge our dormitories, laboratories and lecture rooms. We have boys here who are working their way. We have forty-one in this session who are being helped with scholarships. We give some of them employment at the college. Located in the center of the state, we are in the very midst of ripe and ripening opportunities. With our reputation for thoroughness and economy we have no trouble getting students. Our only trouble is that we cannot make room for all who want to come.

"I may conclude by saying that Dr. Pearsons has helped us to grow in every way. He helped to put us in the front rank of southern colleges. He showed us our possibilities. With an endowment of little over \$102,000.00 we are maintaining a plant of ten buildings and a teaching force of fifteen. It takes strict economy to pull through. Dr. Pearsons has made us realize our need of more endowment. We are still very poor but most ambitious to be of service. Dr. Pearsons has been our partner in the manufacture of intelligent Christian manhood—the greatest business in the world.

"We like Dr. Pearsons down here. On May 6, 1909, he sent us \$10,000.00. This made a total of \$35,000.00 which he has invested in Newberry College. I have hung a fine portrait of him in our Chapel. The students shout his name in their college yells. In further recognition of what we owe to him we are at work raising a fund of \$75,000.00 to be called after the name of his sainted wife.

"I regard Dr. Pearsons as one of the greatest men

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in the country. He is a most remarkable character, and his life is a benediction to Newberry College and other colleges."

President Carl G. Doney of the West Virginia Wesleyan College located at Buckhannon, gives Dr. Pearsons credit for saving the institution of which he is the head. His words are:

"Dr. Pearsons has made two gifts to this College: one of \$25,000.00 and the other of \$10,000.00. The first gift was made during the progress of 'The Twentieth Century Thank-Offering Movement' and was given on condition that this college should secure an additional sum two or three times as great. The second gift of \$10,000.00 was made after our main building was consumed by fire February, 1905. No one can adequately estimate the far-reaching good of these benefactions. It would seem that Dr. Pearsons almost literally saved this college. These gifts have encouraged and stimulated the friends of the institution so that they have given for the school more than they would otherwise have done. This college is located in the center of the state and exclusively serves a great constituency. I know of no place in all Christendom where money produces such large results in Christian, scholarly character as it does here. The school is a great center sending out strong men and women to all parts of the state in all lines of activity. West Virginia would be impoverished without the college and the college would have been apparently impossible without Dr. Pearsons."

President John H. Race of the University of Chattanooga, Tennessee, writes under date of November 10, 1910:

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"This Institution, which is a successor to Grant University, recognizes in Doctor Daniel K. Pearsons 'The Father of Our Endowment.' His conditional offer of \$50,000.00 was made April 1st, 1906. It was given with the understanding that \$150,000.00 additional should be secured in cash or bankable notes toward the permanent endowment fund. This condition was met. Doctor Pearsons rendered this institution a great service at an opportune period in its history. We are exceedingly grateful to him for his interest in us."

The University is under Methodist control, has prospered greatly, and is now seeking to add half a million dollars to its endowment. This will place it on its feet. The fact that Dr. Pearsons in 1911 freed the institution from its obligation to pay him a small annuity on a portion of his gifts is an essential addition to its income. He did the same for each one of the eight colleges which up to this time had been sending him an annuity upon the gifts received from him. Dr. Race's letter expresses his personal feeling for the relief which Chattanooga University has received.

"MARCH 18, 1911.

"Dear Doctor Pearsons:

"Thank you very much, indeed, for your kind letter that has just reached me. It is certainly most gracious of you to make the rebate on the annuity pledge. I rejoice with you in being able to pay all your pledges. What a fine service you have rendered this college!

"If I can 'round up' the present campaign for one-half million dollars we shall then begin to be on a sure foundation. It is a terrific strain. It simply must be done, though.

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"If it is at all within the possible I want to greet you personally on your ninety-first birthday. May heaven's richest blessings be yours.

With high personal esteem, believe me,

Faithfully yours,

(signed) JOHN H. RACE."

To Dr. Daniel K. Pearsons, Hinsdale, Ill.

Washington and Tusculum College, the oldest college west of the Alleghanies, was founded by the Presbyterians in 1794. It is located at Greenville, East Tennessee, and has made for itself an enviable record. It has sent one hundred and fifty-five men into the ministry and fourteen into the foreign field; it has graduated seventy-nine lawyers and three governors; it has the names of seventeen judges, twenty-eight members of Congress and twenty-two college Presidents on its roll of honor; fifty-three physicans have been trained within its walls, thirteen editors, three railroads presidents and three civil engineers; it has one Admiral of the United States Navy to its credit, a chaplain in Congress and two hundred and fifty-nine teachers. It has done its work on almost no endowment, in a few buildings, with a small faculty and with charges for tuition even now which seem ridiculously low. Expenses for the year are reported today at a minimum of \$100 a year and a maximum of \$140. Its holdings are ten college buildings, six dwelling-houses, a farm of three hundred and fifty acres and an endowment of only \$100,000.00. No wonder that its history and need appealed strongly to a man like Dr. Pearsons who

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never fails to appreciate good work and large opportunities.

Under date of November 10, 1910, President C. O. Gray writes:

"Three years ago Dr. Pearsons offered to give \$25,000.00 on endowment, on condition that \$100,000.00 be raised. The amount was raised, and now totals a little over \$101,000.00. Dr. Pearsons very kindly and generously sent us his check for \$25,000.00.

"This was the first endowment money our college had ever had, and it had a most stimulating and healthful effect. Nothing in the history of the institution has done it more good. I find it much easier to raise money for the college now, because of this endowment, and I anticipate that we can raise \$200,000.00 more endowment next year (as we contemplate doing) much more easily because of this first amount secured.

"We are under lasting gratitude to Dr. Pearsons. He was the originator of it all. God bless him."

Guilford College, located at Guilford, N. C., is a prosperous institution cared for by the Friends or Quakers. Its student body has always been of the finest material. For special reasons Dr. Pearsons has taken a deep interest in its welfare. That interest found expression in a generous gift of money. The President of the college, L. L. Hobbs, writes:

"JANUARY 7, 1911.

"Dr. Pearsons' gift of \$25,000.00 was made in 1905. It was conditioned upon our raising \$75,000.00, which we did. The effect was to increase our endow-

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ment at a very needful time. The gift is in memory of Dr. Oliver Woodson Nixon, who was born in Guilford County, North Carolina. I have no doubt Dr. Pearsons' donation stimulated other friends of Guilford and we regard his contribution as most helpful and a great favor to Guilford College."

Piedmont College, Demorest, Georgia, is one of the youngest colleges of the state. It was established and aided from the first by the American Missionary Association (Congregational) with headquarters in New York. The college now has an endowment of \$100,000.00, a few serviceable buildings and a reasonable hope of being able very soon to care for itself. Dr. Pearsons offered to give \$25,000.00 toward an endowment as soon as its friends would add \$75,000.00 to this sum. After a somewhat protracted and very strenuous campaign the conditions were met and in October a check was sent for the amount promised.

Rev. Henry C. Newell, Vice-President and Dean of the College, writes:

"Concerning our sense of the value of his gift, it may be fair to say that it was worth to us much more than the mere money value, because of the fact that in raising the amount which was required to secure Dr. Pearsons' gift, the College was necessarily brought before the public to an extent which perhaps might not otherwise have been the case in so short a time, and there can be no question but that the conditions imposed were a stimulus to giving on the part of other people and to energetic effort on the part of the College authorities."

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Kingfisher College, Kingfisher, Oklahoma, the only Congregational College in the State, is in the center of a fine agricultural region and is easily accessible to a very large population. Toward the nearly, or quite \$200,000.00 endowment of the college, Dr. Pearsons has given \$50,000.00, \$25,000.00 in January, 1905, and \$25,000.00 in July, 1907. Each gift was on the condition that it be supplemented by a gift of \$75,000.00. The early years of the college under the Presidency of Rev. J. T. House, were years of struggle and self-sacrifice. But the eagerness of the students and the appreciation of the work which the President and Faculty with such inadequate means at command were doing was sufficient reward.

The outlook was so promising and success already gained so great that Mr. House found the effort to secure something like an adequate endowment less difficult than might have been anticipated. It was the confidence that people had in Dr. Pearsons which led scores and hundreds of people in all sections of the country, and especially in the East, to respond favorably to the appeals of this new college. Nor was Dr. Pearsons mistaken in his estimate of the need of Oklahoma, of just such an institution as Kingfisher was designed to be. Rev. Calvin B. Moody, now President, is doing everything in his power to realize the ideals of its founders, and with the aid so freely extended to him from many directions, there is no reason why this college should not be the largest and most important in the state. Its influence is felt far to the South, and the fact that some of its



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graduates have been chosen after severe examination to represent the state among the Rhodes Scholars in Oxford, is proof, if any were needed, of the high grade of work its faculty has sought to do.

Rollins College, Winter Park, Florida, in spite of its youth, has made excellent progress and is now one of the strongest institutions of the state. Under date of April 1, 1911, President Blackman writes:

"Dr. Pearsons made two prolonged visits at Rollins College, the first during the winter of 1902-03, when he was accompanied by his wife, and the second during the winter of 1906-07. Mrs. Pearsons, alas, was no longer with him on the occasion of this second visit, when he spent four months in my home, his reverence for her memory, the tenderness and gratitude with which he always spoke of her, and the fine courage with which he bore his grief and loneliness, being very touching.

"Rollins College was founded in 1885. When Dr. Pearsons first visited it, the college was recovering from the effects of the Great Freeze, which had prostrated and bewildered the whole state. It had no endowment whatever; it was struggling under a very heavy debt; and its buildings and equipment were inadequate. A new President had recently undertaken the management of its affairs, and was not yet inaugurated. Dr. Pearsons devoted several weeks of study to the college and its field; visiting classrooms, interviewing trustees, instructors, pupils, janitors, the cook, the people of the village; appearing unannounced in the dining-hall and the kitchen; asking questions, scrutinizing conditions, criticizing this and approving that; and at the meeting of the Board of Trustees held in February, in a note charac-

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teristically direct and laconic, he agreed to give the institution the sum of \$50,000.00, on condition that the further sum of \$150,000.00 be raised within a year, the whole amount to constitute an endowment fund, no part of which should ever be expended. The conditions which this offer imposed seemed to the trustees and friends of the college almost impossible of fulfillment. The proposal, however, was accepted, and on April 5th, at my inauguration as President, Dr. Pearsons made a speech, pungent, humorous, and enthusiastic, in which he suggested that on his eighty-fourth birthday, April 14, 1904, he and his hearers should meet on the Rollins campus to partake of a plum-pudding containing \$200,000.00.

"Unhappily, Dr. Pearsons was unable to be with us, at the proposed banquet, but the plum-pudding was there, and it contained a considerable sum in excess of the \$200,000.00 which it had been proposed to raise.

"Dr. Pearsons' gift and the threefold greater gift which it elicited, placed the institution on a solid footing. For the first time in its history, it was no longer compelled to live solely 'from hand to mouth,' uncertain whether it was to survive permanently or not. The Endowment Fund provided an income, not sufficient indeed to meet the yearly expenses, but enough to guarantee the future, and make easier the raising of the remaining necessary amounts. It did more than this, it imparted to the trustees and faculty of the college a sense of solidity, of dignity, of permanency, of strength, and of self-respect, which had been wanting in some measure heretofore; it gave to it a recognized position among the institutions of the state and the country; and it made possible the further financial and material growth which has followed. Other friends, moved no doubt in some meas-

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ure by Dr. Pearsons' example, came to its aid—among them Mr. Andrew Carnegie—so that now its endowment fund has increased to nearly a quarter of a million dollars, while four very substantial and beautiful buildings, and other valuable and costly equipment, have been added to the plant. For one use or another, some \$420,000.00, including Dr. Pearsons' contribution, have been raised for the college since his offer was made and accepted.

"It is hardly too much to say that Dr. Pearsons is the savior of the institution.

"I recall his second visit at Winter Park with even greater interest than the first. For four months I knew him in the daily intimacies of my home, and his vivid and commanding personality, the atmosphere of power, almost genius, which enswathed him, the extraordinary vivacity of his mind, his unfailing optimism, the shrewd opinions on all sorts of subjects which he was wont to express in the raciest of English, the memories of a long and eventful life which he loved to recount, his sparkling wit, his tall, spare, unbent form, the ancient hat which adorned his head, indoors and out, his piercing eye, the heavy eyebrows, now scowling, now arched, which were as expressive as his speech, his singular personal habits, and, above all, the tender sympathy which underlay his abrupt and sometimes gruff manner, made on all the household, old and young, an impression which can never be effaced.

"I shall always think of Dr. Pearsons as a veritable seer, one of the greatest prophets of our day; and I shall love him and cherish his memory as a friend and a comrade."

XIV

AID FOR COLLEGES ON THE PACIFIC COAST

XIV

AID FOR COLLEGES ON THE PACIFIC COAST

THERE were many reasons for the interest which Dr. Pearsons in the early nineties manifested in Whitman College, Walla Walla, Washington. His friend Dr. O. W. Nixon of the *Inter-Ocean* had spent many years in what was then the territory of Oregon. He knew the possibilities of the country and believed in its rapid development. He was familiar with the efforts of the missionaries to establish a college in memory of Marcus Whitman, who had been murdered by the Indians, whom he had sought to benefit. He was familiar with the details of the journey which, in the depth of winter, by a route rarely traveled, that heroic missionary made to Washington, D. C., in order to save by testimony he could give, the vast territory of the far Northwest to the country. When the life of Whitman, written by Dr. Nixon, was put into Dr. Pearsons' hands, he read it with unflagging interest and rose from its perusal with the determination to do everything in his power to secure a worthy memorial to the self-sacrificing missionary.

If Dr. Pearsons should have the credit of refund-

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ing and developing Whitman College, the part which Dr. Nixon had in it must not be overlooked. It was through him that the labors of Miss Virginia Dox, a very gifted young woman, were secured to present its interests wherever in New England she could obtain a hearing. The amount of money which through her came into the treasury of the college was in the aggregate quite large, sufficient in fact to enable the college to carry on its work until an endowment placed it upon a solid financial foundation. But there were years of waiting. The college was far away from those centers of civilization in which givers to educational institutions reside. It was difficult to make them feel the need of a college in a territory so thinly populated. The gifts of Dr. Pearsons, the publication of the *Life of Marcus Whitman* by Dr. Nixon, the labors of Miss Dox and Rev. Mr. Maile of the Education Society, gradually drew the attention of benevolently inclined persons to the college and led them to listen favorably to appeals on its behalf. The fact that Dr. Pearsons had expressed his confidence in it by large gifts awakened confidence in others and rendered the campaigns in its interest successful. These campaigns were planned and largely directed by Dr. Nixon. But the story of the reestablishment of the College is best told by its enthusiastic President, Rev. S. B. L. Penrose, whose life has been devoted to its interests.

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"THE GIFTS OF DR. PEARSONS TO WHITMAN COLLEGE

"When I became President of Whitman College in 1894, I found the institution at death's door. It had a debt of \$12,500.00, no endowment, and three wooden buildings on a campus of six acres and a half. Attendance had run down so low that at the opening of the fall term only thirty-four students altogether appeared. A little group of faithful teachers was all that remained to keep the institution alive. In these distressing conditions the one ray of light was an unexpected offer which had been made the previous March by Dr. D. K. Pearsons, who, without solicitation on the part of the college, had voluntarily written, offering \$50,000.00 on condition that \$150,000.00 would be raised for the endowment of the institution. At the time, this had come like lightning out of a clear sky, but nothing had been done even to acknowledge the offer or any steps taken to meet the conditions of the gift. The first work of my Presidency was to take active steps to meet Dr. Pearsons' conditions, and I may say that the work of doing this, though carried on with great difficulty during the darkest financial period of our country's history, from 1894 to 1896, was of incalculable benefit to the college, entirely apart from the value of the money itself, which was at last secured. Our first effort was to arouse local people to supporting Whitman College, for we felt that it was unreasonable to ask people elsewhere to give, unless at least one-third of the whole amount was raised locally. We secured over \$50,000.00 in local subscriptions before we extended the campaign to the East. During the next two years, through the indefatigable and brilliant labors of Miss Virginia Dox and Rev. John L.

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Maile, and the invaluable help of Dr. O. W. Nixon, Editor of the *Chicago Inter-Ocean*, we formed an army of friends of the College scattered all over the country, whose gifts from small to large put the College upon a firm financial foundation and guaranteed its permanency. I consider these two benefits to be inseparable from Dr. Pearsons' method of conditional giving, namely, the development of local support and the development of a large number of outside friends and benefactors.

"But before we had succeeded in meeting his conditions Dr. Pearsons had given a characteristic illustration of his generosity to the College. When I went East for the first time in the fall of 1894 and stopped in Chicago to see the great Dr. Pearsons, my mind was heavy with the burden of the \$12,500.00 of indebtedness which was crushing the college, drawing interest at ten per cent. When I told him that I hoped to find some person in the East who would lend me the money at six per cent in order that we might save the excessive rate of interest, the Doctor at once retorted with what seemed to me shocking brusqueness, 'You can't do it. Nobody would lend the money on such terms.' Then, after a few moments, when I had expressed my sense of the grave need and my determination to try and secure the loan, he suddenly said: 'I'll lend you the money. Sit down and make me out a note.' I sat down and made out a note for \$12,500.00 at six per cent, signing it with my own name as President of the College. I took the action upon my personal initiative without consulting the Trustees, and years afterward found to my amusement and surprise that Dr. Pearsons had considered my prompt action as creditable to me in being willing to borrow money for the college in my own name. As I considered my name as worth noth-

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ing from the financial point of view, I viewed the incident as wholly complimentary to Dr. Pearsons' generosity. At the end of the year we sent him a check for the interest, \$750.00, which he returned to the Treasurer of the College, and on my marriage presented the unendorsed note to Mrs. Penrose as a wedding present, and thus wiped out the indebtedness. His method of doing this generous act was characteristically peculiar, but indicated to my mind not only his large-heartedness but also his modesty in apparently concealing the fact that he had given \$13,250.00 to the College in this way.

"His other gifts to the College have indicated his close watch over college development and his readiness to respond to its need. In 1899 he gave \$50,000.00 for a Whitman Memorial Building in honor of Dr. and Mrs. Whitman, and this was the first permanent building which the college possessed, the beginning of the new Whitman. In 1902 he again inaugurated a new era in the college development by giving \$50,000.00 for endowment, upon condition that we secure funds for a girls' dormitory, which was done. Again in 1909 he gave \$50,000.00 for the endowment of Pearsons Academy, the preparatory department of the institution which with his consent we had named for him. This was the only gift he made without conditions, a departure from his usual wise custom, and as I took it an indication of his confidence in the way in which the college was developing and the friendships which it had already formed.

"After sixteen years of close association with Dr. Pearsons I have formed not only a deep affection and admiration for him personally, but a thorough belief in the statesmanlike character of his plan of giving. It would undoubtedly have been easier for us in our

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dark days to have received \$50,000.00 given without conditions, but it would not have meant one-tenth of what it ultimately did mean to the College. We were obliged to struggle heroically for existence, to appeal to our local constituency and to develop friends throughout the United States. An ever-increasing stream of benevolence and bequests has been flowing to Whitman College as a result of that initial campaign. This canny shrewdness on Dr. Pearsons' part has meant, therefore, vastly more than his own gifts, large as they have been. He has given to Whitman College in all \$213,250.00, for which the College will be ever grateful. In addition to this amount his friendship has meant much to the college as an expression of his confidence in its development. Many people have given because the institution had, to this degree, his commendation. He had selected it as being located at a strategic point and being destined, by history and tradition, to reach a great future. He spoke of it on many occasions with affection and assurance. When, at our Educational Congress in 1908, a great dinner was given in his honor, the cheering hundreds of banqueters who arose to their feet and waved their napkins as he stood up to speak indicated but faintly the deep sense of gratitude and admiration which filled their hearts. Whitman College would, in all probability, be now merely a name if it had not been for the far-seeing eye and the generously helpful hand of Dr. Daniel Kimball Pearsons."

When on January 1, 1902, President Penrose received a check for fifty thousand dollars on the successful termination of an effort to raise an endowment of \$200,000.00 in his own name and that of many others he telegraphed Dr. Pearsons

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"We are deeply grateful to you. This whole region blesses your name. Trustees, faculty and students unite in one song of thanksgiving."

From time to time other large gifts were made, and an administration building erected. Dr. Pearsons was present at Commencement in 1908 to see what his money had accomplished and to receive the welcome which awaited him from the officers and instructors in the college, the citizens of Walla Walla and from distinguished men from every part of the new Northwest. It was at that time that endorsement was given to a campaign to secure means to enable the college to furnish the practical and technical education the country needs in addition to that furnished in a regular college course. That there will be a new Whitman resting on the foundations already laid, can no more be doubted than that a present Whitman exists.

PACIFIC UNIVERSITY

The history of Pacific University, Forest Grove, Oregon, quiet and unpretentious as its life has been, reads like a romance. It is the story of the service and self-sacrifice of heroic men and women. A little more than sixty-three years ago its foundations were laid in faith, when there were few people residing in Oregon, when there was no money in sight for its support, when the journey thither from Boston was via Cape Horn and the Sandwich Islands.

Mrs. Tabitha Moffet Brown, daughter of a minister in Brimfield, Massachusetts, when nearly seventy,

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coming to the new region in 1847 with the family of her son, sought and found occupation for herself in providing a school for orphan children, and built a log house for them on a site in what is now Forest Grove. This school afterwards became the Tualtin Academy or the Preparatory Department of the later college. Her efforts attracted the attention, awakened the sympathy and secured the aid of Harvey Clark who went from Vermont to Oregon, as an independent missionary to the Indians, who purchased land now the site of Forest Grove and gave two hundred acres of it toward an endowment for the college, with other land for scholarships. In 1848 Rev. George H. Atkinson began his work as home missionary on the Pacific Coast and entered heartily into the plans for the founding of the new college. More than once he visited the East, and never in vain, on its behalf. From the Education Society he secured a grant of \$600 a year toward its support. Sidney Harper Marsh, at 28 years of age, amid much discouragement, but with a brave heart, at this early period began his labor for the college. For 25 years he was its devoted president. He was the grandson of Eleazer Wheelock, founder of Dartmouth College, and son of James Marsh, President of the University of Vermont, where he, himself graduated. To his aid in later years came Rev. Cushing Eells, founder of Whitman College, and his brother, the honored and dearly loved Professor Marsh. It is fitting that the noblest building on the campus should be named Marsh Memorial Hall.

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The college has been fortunate in its presidents, no one of whom has held the office from any other motive than that of service. It is fortunate now in the man at its head, Dr. W. F. Ferrin, for twenty years its professor of mathematics, as it was fortunate in his predecessor, Dr. Thomas McClelland, now President of Knox College, Galesburg, Illinois. It was during his administration that Marsh Hall was erected and \$150,000.00 added to its endowment. At his suggestion and under his direction more than five hundred persons, members of the National Congregational Council held in Portland, spent part of July 9, 1898, at Forest Grove as guests of the college and participants in services connected with its fiftieth anniversary. More than one thousand persons sat down together at the tables, spread under the oaks and firs of the beautiful village, and were bountifully fed by gracious ladies to whose hospitality there were apparently no bounds.

It was at this gathering that President McClelland held up a check from Dr. Pearsons for \$35,000.00 the final payment of his pledge of fifty thousand dollars toward the endowment at that time completed. An interesting feature of the day was the report of the growth of several small gifts made in early days of the college, which had been carefully invested and reinvested till in a comparatively short time each of them will furnish support for a professor. What can be said of few colleges can be said of Pacific University. None of its investments have been lost, and not a dollar has been taken from endowment funds

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to meet current expenses. Nor has it ever run into debt.

If its work has been quiet it has been of the highest order. Its graduates have filled important positions wherever they have lived. One of the members of the first class it graduated, Mr. Harvey Scott, one of its staunchest friends, was the founder and till his death editor of *The Oregonian*, one of the ablest journals published on the Pacific Coast. Standards of scholarship have been those of eastern colleges. Growth has been slow, but steady and constant. Christian character has been formed, high ideals cherished under the inspiration of which hundreds of men and women who have enjoyed the advantages of the college have gone out to their work in the world with consciousness of power which has done not a little toward securing that success in life which has come to nearly all of them. It is no matter for surprise that Dr. Pearsons should have pride in this small Christian college, humble though it has been content to be, though ambitious to do honest work and to train those entrusting themselves to its care for usefulness in their generation. With such a record behind it no one can doubt that it will have a great and commanding future.

It is a privilege to have a report of circumstances which led to Dr. Pearsons' gift and of the service which it rendered. Letters which follow from President McClelland will be of interest.

"For the \$50,000.00 which Dr. Pearsons gave to Pacific University I can say it came in a most oppor-

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tune time for the college. At the very time his offer was made, February 28, 1894, we were just reaching the worst period of the financial crisis from which the whole country was then suffering. Its depressing effects were especially severe on the Pacific Coast. In the case of the institution our income from invested funds was very largely cut off because of the inability of people to pay the interest due us from loans or the rents from a number of buildings which we owned in Portland. Just before this crisis I had secured subscriptions for a new and much needed college building, amounting to \$17,000.00. In addition to this we had \$8,000.00 in the bank which had been secured for this purpose. We needed \$15,000.00 more to pay for this building according to the plans and estimates secured. Under the financial conditions it was impossible to go further in the way of securing subscriptions and the danger was that we should lose those we had already secured. In this emergency I wrote Dr. Pearsons fully, telling him the exact situation, with comparatively little hope that he would respond favorably. To my surprise and extreme gratification I received from him a letter, a copy of which I am enclosing. I had only asked him for the \$15,000.00 to complete the building, but in response to this he made me the larger offer indicated in his letter. This offer put new heart into the management and friends of the institution, and although the effort to secure the contingent sum of \$100,000.00 was difficult and slow on account of the

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financial stringency, his offer of \$15,000.00 to complete the building saved that project and enabled us to begin preparations for the construction of the building immediately. The securing of subscriptions to complete the \$100,000.00 was pushed as rapidly as the financial conditions of the country would admit, and we were finally successful, although the effort cost four years of hard and oftentimes discouraging work. The National Council which met in Portland in July of 1898 adjourned one afternoon, as planned for on the program, and went out to Forest Grove to join us in celebrating the fiftieth anniversary of the founding of the institution. It was a great satisfaction to me to be able to exhibit from the platform a check for \$35,000.00 which Dr. Pearsons had sent me just previously to complete his gift of \$50,000.00.

"I think it hardly too much to say that this timely offer of Dr. Pearsons to give to Pacific University \$50,000.00 on condition that we should raise an additional \$100,000.00 saved the institution and put it on a permanent basis for continuing with greater success the splendid work it had been doing for Oregon and the North Pacific Coast for the previous fifty years."

"LITHIA SPRINGS, GA., Feb. 28, 1894.

"PREST. McCLELLAND:

"My rule is to give \$50,000.00 to a college if the friends of the college will give \$150,000.00. Now I shall make this offer to you: If you will get the friends of Pacific University to give \$100,000.00 I will give you \$50,000.00, and I will give you one year to collect the \$100,000.00: or it would be better to

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make the time shorter, and I will say, as soon as you get yours, I will give mine.

Truly,
D. K. PEARSONS."

(The following was added as a sort of postscript.)

"PRIVATE

No. 2.

"You say that you have \$17,000.00 and \$8,000.00 —\$25,000.00. Now you go on and build the building and I will send you the \$15,000.00 to complete the building. As you say that the \$17,000.00 was given recently by your friends, we will call that \$17,000.00 a part of the \$100,000.00 I ask you to get, so that you will have to get \$84,000.00 fresh money.

"I will send you three checks of \$5,000.00 each, say one in June, one in July and one in August, or sooner, if you like: but recollect my money is to do the last work on the building."

At the anniversary gathering President McClelland read a letter received only two days before from Dr. Pearsons.

"President McClelland: I enclose check for \$35,000.00. I want you to hold this check till the 11th of July and then give it to your Treasurer. The \$50,000.00 I have now given you belongs to the Vermont contingency. Atkinson was a schoolmate of mine and Marsh was an old friend. Please give me a full account of your endowment, so that I can file it away with others. I am pleased with your work and hope that you will keep the endowment sacred. You have worked hard to get it, and I hope it will go into perpetuity and do good to the coming generations.

Truly,
D. K. PEARSONS."

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The following resolution prepared by Dr. W. E. Barton representing the Education Society was read by him at this visit of the Council and was promptly and heartily adopted.

“Resolved, That the delegates and attendants of the National Council, gathered at Forest Grove on this day when the receipt of a check from Dr. D. K. Pearsons completes the \$150,000.00 endowment of Pacific University, desire to express our gratification and that of the churches and schools which we represent, in the success of this protracted and heroic effort, and our thanks to Dr. Pearsons for this worthy and generous gift; and we rejoice with him in the rare privilege which he is enjoying of building his own large effort into so many of the institutions which are to rule the future.”

POMONA COLLEGE, CLAREMONT, CALIFORNIA

This is the youngest of three colleges which Dr. Pearsons has aided on the Pacific Coast. Its growth has been more rapid than that of either of the other two. This is due to the rapid increase of population in Southern California, and to the character of that population. Its standards of education are of the highly educated communities of the East, so that no institutions of lower rank than those to which they have been accustomed will satisfy them. It is to the credit of a college not yet a quarter of a century old that it to so great a degree has won their confidence. This is due to the fact that its professors have been thoroughly educated men and women, and have been willing and happy to render a service

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for which the payment has been very largely in seeing what could be done for young people who but for their service might never enjoy the advantages of a higher education. Its Presidents have been men of rare gifts. President Ferguson was a business man of unusual ability and foresight. He was skillful and wise in the selection of his helpers. It was to the great advantage of the college that Dr. George A. Gates, the well-known and for many years the successful President of Iowa College, stood at its head for so long a time. For Rev. Dr. James A. Blaisdell, recently of Beloit College, son of a college professor, brought up in a college atmosphere, yet with not a little experience outside of it, who is now filling the President's chair, the college has every reason to be grateful. In the short time he has been President, he has won hosts of friends for the college and developed a new spirit among students, faculty and trustees. The growth of the college, as the statement of Professor Sumner, which follows, indicates, can be hindered only by lack of buildings and endowment. That these will come, and before very long there is every reason for believing. In aiding this college Dr. Pearsons feels that he has done some of his best work. It is true here, as in so many other instances, that his gifts have saved the college. It is the wisdom with which he has distributed his money, the timeliness of its gift, its frequent repetition that have rendered it so valuable and stimulating. In the prosperity of no one of his college children has he

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more reason for rejoicing than in that of his youngest child on the Western Coast.

In appreciation of what Dr. Pearsons has done for Pomona, President Blaisdell writes:

“Oct. 19, 1910.

“Though a new-comer here, it has been impossible for me not to appreciate the fact that Dr. Pearsons' gifts have been of the most vital importance to the life of the institution. They have furnished absolutely indispensable equipment to the institution and have come at strategic and critical moments. As in so many cases among the colleges, these gifts also have been significant in bringing other gifts and thus of starting tides of helpfulness which, to all human eyes, could not have come without his generosity. In my judgment Dr. Pearsons' gifts have been nothing less than epoch making in the history of American education. They have perpetuated and amplified the ministry of the small college in American education. Whatever the output of these colleges shall be in future years, it will be in no small sense the result of the life work and services of Dr. Daniel K. Pearsons.”

The following statement by Professor C. B. Sumner, one of the oldest professors in the college and a man whose life has been devoted to its interests, in regard to Dr. D. K. Pearsons' connection with Pomona College is testimony of the first order.

“An occasional caller at Dr. Pearsons' office could not help getting some impression of the interest he took in the institutions he had helped. Such a one, if representing some college, soon learned that he had

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sought every possible contributory source of information and possibly knew more in some directions than the representative. It did not take long to realize, too, how searching and far reaching his questions might be. A representative of Pomona well remembers what a sensation it was to him that a man who had never been to Claremont could know so much about the college and the country.

"It was Pomona's tenth year before Dr. Pearsons gave her his first check. In the first years of the boom in Southern California he had been to Los Angeles and Pasadena, and most likely he was waiting to be convinced that the college was not mixed up in a land speculation. He must first be convinced that there was a place for the college, an actual need of it before he was willing to help it. Whoever heard of a hasty or inconsiderate gift of his to any institution!

"Another marked characteristic of his giving was its strategic value. Undoubtedly his whole scheme of giving was planned with reference to influencing other large givers, and each particular gift was intended to call out other gifts to the same object. In spite of the criticisms of his conditional gifts there are few thoughtful persons who will not admit that very often, if not always, they have been productive of a two-fold good, one to the object, the other to givers.

"But Dr. Pearsons' strategy went still farther. In each particular case, frequently at least, there was something in the time or place or method which

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indicates a thoughtful reference to its particular effectiveness. This will appear as the gifts to Pomona College are enumerated.

"The first was in the shape of a \$20,000.00 check to help on a State canvass for \$75,000.00, which was necessary to meet a conditional proposition. It came at a time and in a way greatly to enhance its value. The check was exhibited and wonderfully encouraged and stimulated the friends of the college so that the conditions were speedily met. But this was not all. It is not easy to overestimate the full effect of the added confidence given to a struggling institution, squarely meeting the conditions of a large proposition in its favor. The subjective feeling of power may be as it was in the above case, more helpful by far than the object obtained.

"This strategic gift was soon followed by one equally timely, viz., \$25,000.00 for a Science Hall. The money was judiciously spent and the effect was magical. Up to that time only the crudest, most cramped and most inconvenient facilities for scientific work had been possible. The new Science Hall, an elegant classical structure of white pressed brick with partitions of steel wire and alpine plaster and all the modern departmental conveniences, lifted the college at once into self respect and made it appeal to a wide class of students. The money was no measure of the good done.

"Three years later came the proposition from him to give \$50,000.00 to endowment, provided the large accumulated indebtedness could be all wiped out.

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"This indebtedness had not been bonded but was scattered hither and thither. A note calling for payment, now from this direction, now from that, kept the college always on the anxious seat. It had become an incubus. Dr. Pearsons' proposition awakened the utmost enthusiasm in the Board of Trustees, which quickly spread to the Alumni and amongst the churches. The speedy success of the campaign was a surprise even to the experienced college presidents who were on the ground.

"There followed this movement a period of growth wholly unprecedented even in the phenomenal history of Pomona. The very rapidity of this growth led to a steadily increasing embarrassment which it was difficult for Dr. Pearsons and even for the Trustees to understand. Prosperity was likely to ruin the college. The college is passing through the same experience now, just after having added \$300,000.00 to its assets. The pressure was never greater than it is today, and this increasing embarrassment must inevitably continue until the college has what the Carnegie standard proclaims the least normal endowment—viz., one million dollars. The explanation is found in part in the college constituency, although the great change in college standards has something to do with it. This constituency is so largely made up of families who have come from Eastern homes in the vicinity and under the influence of the best Eastern educational institutions and such a proportion are graduates that only the best institutions and the highest standards satisfy them.

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California high schools are reputed the best in the country. These patrons have the spirit of the new country and are willing to endure crudities only for a short time, as a makeshift. Every advance of the college brings in a larger proportion of this class and their demands are inexorable. Then, too, the competitive institutions, especially the University of California and Leland Stanford University set the pace for the highest standards. Yielding just as gradually as possible to this imperious demand, the crisis came about three years ago when it was absolutely necessary to make another forward movement. The Trustees were led to feel it strongly and Mr. Andrew Carnegie was induced to offer \$50,000.00 towards a fund of \$250,000.00 for buildings and endowment. Dr. Pearsons was in Claremont for the winter at the time, saw the need and promptly subscribed to this end the sum of \$25,000.00. After studying the situation he felt very strongly the necessity of a boys' dormitory, and applied his subscription to that object. The urgency of the need grew upon him day by day until by reason of his insistent pressure the dormitory, a reinforced concrete building, fireproof, for the accommodation of about seventy students was ready for occupancy at the commencement of the next fall term. Whether the money given, Dr. Pearsons' hearty interest in the campaign, or the dormitory in actual use was the most important factor in that canvass may be doubted. Certain it is that the canvass was completed, partly under President Gates and partly under President Blaisdell,

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netting the College not only \$25,000.00 but more than \$300,000.00.

"This large sum should be a great relief to a struggling college; but as intimated above, it leaves the college still embarrassed. The truth is the officers of the college realized at the outset that the actual need was twice the amount secured, but they were obliged to content themselves for a time with the smaller sum, looking to the future for another forward movement.

"When Dr. Pearsons took up Pomona College it was very weak, having hardly a hundred college students, and less than \$100,000.00 endowment, with only two buildings and a small campus. The college constituency was poor, mostly in debt and small at best. A strong friend was indispensable to give it a start and tide it over till Southern California should in some measure come to its own. Dr. Pearsons' careful fostering up to the present time has been invaluable. One cannot see how existence would have been possible without it. While his gifts have not been so large as to some other institutions, they have been timely and inspiring. Not yet is the college on a permanent self-sustaining basis, and as intimated, the present demand is more urgent than at any past time. Still there has been great advancement. Students in the college department number three hundred and twenty-six; the productive endowment funds are more than half a million dollars; the campus and parks, while needing a few additions to complete the unity, are spacious, one hundred acres, and of

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rare fitness, convenience and attractiveness. The nine buildings, all are doing excellent service, several of them are perfect of their kind. The possibilities of growth and the need of expansion are very great. The endowment fund should be doubled. The buildings, good or bad, are utterly inadequate to fundamental necessities, with the exception of the Library Building, which is elegant, commanding, up-to-date, and fire-proof; Science Hall is equally satisfactory, but is occupied every hour of the day and evening and insufferably crowded at that. Dormitories for young women and young men, halls for Y. W. C. A. and Y. M. C. A.'s, a gymnasium for young women, a Music Hall and an Art Building are badly needed.

"Southern California is making rapid progress as the census report shows and the college constituency is increasing and better able to contribute to its funds, but its resources have not yet caught up with the demands and growth of the college. No one familiar with the country questions that the period of such adequacy and the intelligence to devote these resources to such a purpose, are in the near future. Dr. Pearsons has certainly hastened the coming of that period and is held in high esteem at Pomona."

XV

**GIFTS TO MISSIONS AND MISSIONARY
COLLEGES**



XV

GIFTS TO MISSIONS AND MISSIONARY COLLEGES

PERHAPS nothing indicates more clearly the wide outlook of Dr. Pearsons and his intelligent sympathy with the effort to evangelize the world than his gifts to missions. He became interested in them very early in his business career through his wife, who was an earnest supporter of the Woman's Board of Missions of the Presbyterian Church, and after their removal to Hinsdale, of the Woman's Board of Missions connected with the Congregational churches. As representing his wife and himself, in 1887 he gave the Presbyterian Women twenty thousand dollars of which so much of the income was to be used as would be required to support two missionaries in the fields under the care of the Board, and the remainder as necessities might arise. Through their influence, in part at least, and with their approval, Miss Julia A. Chapin, a sister of Mrs. Pearsons, who had lived with them for many years, at her death left the Congregational Woman's Board of the Interior more than twenty thousand dollars as an endowment, and when the

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demand for buildings for Anatolia College in Marsovan, Turkey, could no longer be put off, gifts from Dr. and Mrs. Pearsons secured their erection. This was in eighteen ninety-two. As to the timeliness of this gift, officials of the American Board as well as the faculty of the college have given repeated and gratifying testimony. When the Board was holding a special meeting in Chicago in 1905, Dr. Pearsons sent to Secretary Patton a letter promising the Board fifty thousand dollars toward the endowment of the college. He did this because he knew and admired its President, Rev. Dr. Tracy, and because he felt that any money entrusted to the care of the Board would be wisely invested. He had carefully studied the field from which the college was drawing its students and foresaw the influence which educated Christian men and women would have on the future of Turkey. But he did not dream of its attracting students, as it has done, from Greece or Egypt, or the Soudan or Albania, though he did think its situation favorable for some influence in Russia. What the college with its preparatory department, its theological department and its hospital has accomplished since its opening in 1886 under a charter from Massachusetts, and is now accomplishing, is told in the following letter from one of its Professors, the Rev. G. E. White.

GIFTS TO MISSIONS

“GRINNELL, IOWA, Sept. 29, 1910.

“Rev. J. L. BARTON, D.D.

Sec. A. B. C. F. M., Boston.

“*My dear Mr. Barton:—*

“Your favor of the 19th inst. has come to hand, and though we are rather busy in arranging to leave again for Turkey next week, it is a pleasure to respond to your request for an estimate of the value of Dr. Pearsons' great gift to Anatolia College.

“That gift of \$50,000.00 provided about one-fifth of the endowment needed to carry on the institution for its present work. We had about an equal amount in the endowment fund before, and this is aside from the need for buildings, which is being partially provided for at the present time, from other sources.

“In 22 years, from 1886 to 1908, the College grew from the status of the high school, which was merged into it at the foundation, to the character of a real college, incorporated under the laws of Massachusetts, and with its diploma recognized by leading universities and professional schools in the United States and Europe. The original building was repeatedly enlarged to accommodate the growing needs, and Dr. and Mrs. Pearsons gave over \$20,000.00 to building and other purposes before the great gift to the endowment. The Faculty increased to 23 men, of whom 8 were Americans (most of us being missionaries largely occupied with other duties) one Swiss and 14 natives of the country, Armenian or Greek gentlemen. Of these last, 8 had taken special post-graduate study to fit them for their positions, having taken their advanced courses in Carleton College, Yale University (both men receiving the degree of Ph. D.), New College, Edinburgh, the University of Berlin, the University

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of Athens, the Imperial Law School, Constantinople, The Royal Conservatory of Music, Stuttgart, and the Academy in Paris. These men together make a strong Faculty, influential among their people outside the college as they are with the students within.

"During these 22 years 224 young men graduated of whom 17 are now deceased, while 207 survive. There are now 21 preachers, about 10% of the whole number; 52 teachers, about 25%, 48 medical men, about 25% and 86 in business, about 40%. I can count 47 in America, of whom about one-third are settled in business, one-third are the various professions, and one-third are students. Many of these will go back to their native lands later, and each is a force among his people in the old country. Foreign countries have drawn others: England, 6; France, 2; Egypt, 4; the Soudan, 1; Greece, 4; Bulgaria, 1. These are mostly in business, but some are professional men; all seem to keep up an interest in the land of their nativity. Many support students in the college, or support schools among their home communities. Where the people are poor as they are in general in Turkey, and where churches, schools and all the institutions of society are yet to be built up for the most part, as is also the case, one cannot but be glad that there are young men going into business to develop the resources of the country, benefit the impoverished communities, and foot the bills for the improved conditions that are to be. One may be glad, too, that with the ordinary tricky character of business in the Orient a class of capable young men is rising who have high ideals of integrity and honor. The market of Marsovan has the reputation of doing more business and more honest business, than the market of any similar city in the

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region, and this is undoubtedly due to the Protestant Church and the college. Besides the graduates classified above, more than 1000 other young men were for a time students in the institution, but left for the usual various reasons without completing the course.

"Meanwhile on July 24, 1908, the Constitution and New Régime were proclaimed, and now the opportunity before the college was doubled in a day. We had the pleasure of hearing Turks addressing Turkish audiences, express public thanks for the American assistance they had received: thanks for such ideas as those of Liberty, the Emancipation of Women, Progress for the People, Common School Education, and the like. An Ottoman Freedom and Progress Club was organized in our town, as elsewhere, to form and direct public sentiment, and of the administrative council of twelve men, three were graduates of Anatolia College, a fourth had been for some time a student, and a fifth, like some others, was a Protestant. That brought us missionaries into very close relations with that body which more than any other controlled public opinion and events, and we were cordially and frequently invited to attend the Club and share in the discussions.

"Meanwhile the field of the college has been widening. Half of the 29 provinces of the Ottoman Empire are habitually represented among the students, and they come from beyond. Greece always sends a small contingent: there are several Albanians: Egypt has a part in the student body: now it is the turn of Russia. Three years ago two students strayed over from across the Black Sea. The next year when they came back they brought six more; this last year there were twenty; and the end is not

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yet. This year for the first time there is instruction provided in Russian, and it seems there is a great work opening before us for those people who are at our doors to the north, and who are looking about for light and leading.

"There are some advantages in our location which we have been slow to find out. The Turkish population of the region is among the best to be found. They are in general well-disposed and friendly. Some have begun to send their sons to the college, and more are considering the question. We have an admirable climate, and fine premises, just on the edge of the city. Back of the campus the mountains rise to a height of 6000 feet. The population about are largely of the middle class, being neither very rich, nor sunk in helpless poverty. We have the advantage of being near the Black Sea, yet free from certain disadvantages of an actual coast town in the Levant. There is no institution that could be called a rival near in any direction, while the local communities are making strenuous efforts to improve their institutions in order to retain their constituents.

"Our students get a good use of the English language, and take their advanced lessons through this medium. They are in general studious, courteous and tractable. They come because they and their parents believe in the moral character of the institution. The Bible is taught as regularly as any other lesson, and receives reverent attention. Preaching services are maintained on Sundays, as well as the Sunday school, and the Y. M. C. A. is active and helpful. Most of the students belong by birth to one or another of the Oriental Churches, though from one-fourth to one-third are Protestants. It is only a question of time and method when these

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Oriental Churches are to follow the State through a period of Reformation, or they cannot hold their congregations. Many of our young men who cannot bring themselves to break away from their Mother Church, look forward with ardor to the time when they will have an opportunity to share in movements for reform from within.

"College charges are kept as low as possible,—\$66.00 per year, for tuition, board, lodging, laundry, fuel and bath. Some, however, cannot meet even these low figures, and a Self Help Department is maintained accordingly, whereby about one-third of the students are enabled to earn some part of their school dues. They work in the large carpenter shop, or the book bindery, or wait on table or sweep the floors. The impoverishing or pauperizing of the young men themselves is thus avoided, the dignity of labor maintained, and useful trades are mastered.

"It would be easy to take individual students, or graduates, and dwell on the meaning of their education, but space is limited. Here is a college professor, there is a pastor of a large congregation, yonder a pioneer evangelist; one is a doctor, laying the foundations of medical science among people who have confused medicine and magic hitherto; another has an American education as a dentist; another is a silk manufacturer; one is in the employ of an American wholesale farm implement house; another is a graduate in engineering; another has quietly applied chemistry to the old crude methods of dyeing and is at the same time a leader in all work pertaining to the church. There are failures among our young friends but the percentage of success, as such things are reckoned by the best standards, is remarkably high. The joy of it is, that fraternal effort from America is met fully half way, and that we may

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coöperate on the basis of the Gospel of Jesus with the best people and the best efforts of the country, where everybody is breaking with his past, and is seeking for something worthy in life.

"The question is often asked whether the Young Turk Movement can last. The best answer is, that it has passed safely through three periods of stress already. The first was in July, 1908, when the Revolution was effected; the second came in April, 1909, when the forces of Reaction were met and overcome; the third was in the Spring of 1910 when Rebellion within, as led by the untutored Albanians, was suppressed. Every day that the New Régime holds is a day to the good.

"The College Seal and Motto represent the actual scene from the front door, the sun rising over a mountain chain, with the words, which are suggested by the name Anatolia, The Morning Cometh.

"Perhaps I should have dwelt more specifically on what Dr. Pearsons' gift accomplished. But it really fitted into what was already being done, relieved the Board in part and is hardly to be distinguished in its use from the other funds and resources of the College, though of course these funds were swelled by the annual interest from the gift. We are glad such funds are held by the Board for safety of investment, and the interest employed with the other resources.

Sincerely yours,

G. E. WHITE."

Anatolia College is situated on a plain about 2500 feet above sea-level. It is seventy-five miles south of Samsoun, its sea port on the Black Sea, and is 350 miles east of Constantinople. It is the only college of high grade in a region of 80,000 square miles and

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containing hardly less than ten million people. The population of the city of Marsovan is about 30,000, and yet the expense for board and tuition is less than seventy dollars a year. The department of Self Help renders it possible for any young person anxious for an education to attend the college and meet his expenses. Yet in spite of the low price charged for tuition and board nearly or quite two-thirds of the income of the college is obtained from this source. The growth of the college has been gradual but satisfactory and the outlook leads one to believe that its motto, "The Morning cometh" has been well chosen.

So well pleased was the Doctor with his gifts to missions that he determined that his last hundred thousand dollars should be set aside for the support of the educational department of the American Board. He had been thinking of doing this for many months, but only a few weeks before the centennial meeting in Boston, decided finally to make the gift. When the telegram to Secretary Barton was read announcing his decision, the audience could not restrain its applause. Dr. Barton himself reports the scene and the effect of the gift, in a letter to Dr. Pearsons, which is full of the spirit of the occasion, and is too good to be abbreviated.

"DR. D. K. PEARSONS,
Hinsdale, Illinois.

"OCTOBER 17, 1910.

"*My dear Dr. Pearsons:—*

"We have been so tied up with our Anniversary services that I have been unable to write any letters.

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My correspondence has been by telegram. We did get an opportunity to send you a telegram expressing our great joy and satisfaction at your telegram which came on Monday. Your letter came also in due time and was, of course, presented to the great Assembly. I wish you could have been present and seen them almost raise the roof. The whole audience rose when your telegram was read and sang 'All Hail The Power of Jesus' Name.' It was necessary for them in some way to express the gratitude and appreciation which they felt to you for this great and noble gift to the American Board. It is already opening channels of approach to others, and as I wired you, I believe that we shall be able to match your hundred thousand with twenty other sums of equal amount before many months have passed. You will never know the extent of the influence of this gift, and while it is not conditioned we are going to make that money earn more than any hundred thousand dollars you ever gave. It is a great thing to be the recipient of your last great gift, and I assure you that we appreciate it. The Lord raised you up for one of the greatest services that it has been permitted men to perform in this world!

"I want to take violent exception to a statement in your letter that 'On my next birthday I shall close up my work.' Do you suppose that you can ever close up your work? You may give away all that which you have earned, but you will not close up your work! Your work is going on in the colleges of this country and in the colleges abroad for a thousand years and more,—multiplying in momentum and power. But more than this your work is going on here in this country. You have established a new principle of giving, set up a new standard, and many

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of whom you have never seen and of whom you will never hear, are taking their inspiration from your magnificent example and are giving liberally and with an abandon which they never would have done, had they not had before them your twenty-one years of princely giving. That is your work that is going on and is to go on forever, and you cannot stop it. So please do not think of closing up your work. You cannot do it if you would. You would not do it if you could.

"How can I find words to express the gratitude which we of the American Board feel that you have thus helped on the education of the growing mind of the East as it is struggling out into the world influence and power! This money will go as far in bringing to those young people of the East the fundamental principles of Western education and Christian civilization as a million dollars would go in this country for the same number. We shall not fail to pray that your life may be greatly prolonged to see the fruit of the splendid work you have started.

I remain,

Very sincerely yours,

JAMES L. BARTON."

In thus putting nearly or quite two hundred thousand dollars, from first to last, into the work of Foreign Missions, without any other conditions than that the income of the money be used for educational purposes and as the officers of the Boards having it in charge shall direct, Dr. Pearsons has shown his confidence in the wisdom of these officers and his belief in the work they are trying to do. Through

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his last gift he will have a share in the training of young people in nearly every part of the world, and become almost as well known in the mission fields of the American Board as he now is in the United States.

LIST OF COLLEGES AIDED BY DR. PEARSONS

Anatolia, Marsovan, Turkey.	Marysville, Tenn.
Berea, Ky.	McKendree, Lebanon, Ill.
Bethany, West Virginia.	Middlebury, Vt.
Carleton, Northfield, Minn.	Mt. Holyoke, South Hadley, Mass.
Coe, Cedar Rapids, Iowa.	Newberry, S. C.
Colorado, Colorado Springs, Colo.	Northwestern University, Evanston, Ill.
Deer Lodge, Montana.	Olivet, Michigan.
Doane, Crete, Neb.	Pacific University, Forest Grove, Oregon.
Drury, Springfield, Mo.	Park College, Parkville, Mo.
Fairmount, Wichita, Kansas.	Piedmont, Demorest, Ga.
Fargo, N. Dakota.	Pomona, Claremont, Cal.
German, Dubuque, Iowa.	Ripon, Wis.
Grant University, Chattanooga, Tenn.	Rollins, Winter Park, Fla.
Guilford, N. C.	Sheridan, Wyoming.
Hastings, Neb.	Tahoe, Caldwell, Idaho.
Huron, S. Dakota.	Tabor, Iowa.
Illinois, Jacksonville, Ill.	Washington and Tuscuhum, Washington County, Tenn.
Kingfisher, Okla.	Washburn, Topeka, Kansas.
Knox, Galesburg, Ill.	Whitman, Walla Walla, Washington.
Lake Forest, Ill.	Yankton, S. Dakota.
Lawrence University, Appleton, Wis.	
Marietta, Ohio.	

THEOLOGICAL SEMINARIES AIDED

Chicago, Ill.	McCormick, Chicago, Ill.
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SECONDARY SCHOOLS AIDED

Montpelier Seminary, Vt.	Westminster School, Vt.
Onarga, Ill.	West Virginia Conference Seminary, Buckhannon, W. Va.

XVI

APPRECIATIVE WORDS

XVI

APPRECIATIVE WORDS

FOR expressions of thanks Dr. Pearsons has never looked. He has not been indifferent to them, has been grateful when they have come, but has not sought them. He has distributed his fortune with a sense of responsibility to "that good Providence" from which he says it came. With the approval of his own conscience and the consciousness that he has carried out, so far as he could, the will of God he has been satisfied. Yet people who have received gifts from his generous hand, and those who are deeply interested in the causes to which he has devoted his fortune, have not failed to express in manifold ways their appreciation of the work he has accomplished during a period of more than a score of years.

The words that follow are taken from letters written at different times, and from resolutions passed by different bodies on various occasions. They are only samples of hundreds, perhaps thousands, which might be given.

Mr. Andrew Carnegie writes:—

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"You cannot say anything too good of Pearsons." Of his charity, its forms and conditions, he adds, "It is the best line of benevolence ever made in America."

Secretary J. L. Barton of the American Board of Commissioners for Foreign Missions in sending congratulations on Dr. Pearsons' eighty-eighth birthday says, "We appreciate the wonderful things you have done, and are doing. That a man 88 years young should have an interest in great movements as you have, is a marvel indeed"; yet no marvel, if we remember that to him every morning the mail was bringing from one hundred to two hundred letters, with information from all parts of the world.

President J. A. B. Scherer of Newberry College, S. C., a Lutheran, writes: "His gifts are the most profitable investments in the world. He is more deeply interested in the cause of Christian education than any other man I ever saw. He is the happiest old man I ever saw, and his happiness is not a whit sanctimonious. He believes that to turn unprofitable men into profitable manhood is the best investment in the world. One of the finest things in this strong and noble life is the way in which it has influenced others."

Similar testimony is borne by President Lewis E. Holden of Wooster University, for a long time the financial agent of Beloit College, and a man, to whose enthusiastic, self-denying service

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in gathering funds to meet the conditions imposed by Dr. Pearsons, that college is deeply indebted. He writes from Beloit itself, on commencement day, June 11, 1908. . . . "You have certainly done a great work. Your life is going to tell centuries after you have gone to your everlasting reward. . . . All our hearts go out to you in thanksgiving for what you have so wisely done for our own alma mater."

President James of the University of Illinois, June 28, 1909, writes: "You have certainly built a great monument to yourself and your family while doing a great service to the people of your country."

A characteristic letter from the Hon. John Eaton, under date of April 8, 1900, then Commissioner of Education may be given entire.

"FATHER OF COLLEGES.

My dear Doctor:—Yours of the 7th came duly at hand. I thank you heartily. Would that all the money given to colleges were given with the care that yours is. My 16 years of service as U. S. Commissioner of Education has given me special familiarity with the localities and enterprises which you have aided, and aside from other merits there is a strategic bearing in them which I also admire."

Following one of his large gifts to Berea College in April, 1899, Governor Bradley of Kentucky, wrote: "I cannot refrain from writing to thank you from the bottom of my heart. Berea is doing

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a great work among a section of our people which needs the work, and which will respond to it a hundred fold, for the mountain whites have splendid stuff in them." The same month ex-President Roosevelt, then Governor of New York, wrote in similar vein. In fact this gift called forth expressions of grateful appreciation from almost every section of the country. It was about this time that in reviewing the work of Dr. Pearsons an editorial writer in the New York World said, "For a level-headed philanthropist commend me to Dr. Pearsons of Chicago, who not only makes his benefactions to the cause of education during his lifetime, but who lays down the rule that his money is not to go to the rich colleges, which do not need it, but to the poor struggling institutions which are just as valuable as the wealthy schools. Dr. Pearsons is as wise and judicious as he is generous and unselfish."

In March, 1900, the representatives of South Dakota in Washington, D. C., sent Dr. Pearsons a letter of hearty thanks for what he had done for Yankton College.

On receipt of a check for \$5,000.00 for Ripon College, Wisconsin, President Merrill wrote, February 24, 1900, "I actually believe you have been the wisest large giver I ever knew, or ever heard of. You have made what you have given tell for the most at the very centers of moral and intellectual force, and you have put your money where it will

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be working for long generations after we who are now living have passed away."

At the end of a severe and protracted struggle to meet the conditions upon which Dr. Pearsons gave Drury College, Springfield, Missouri, \$25,000.00, Dr. Homer T. Fuller, then President, wrote: "Yours with enclosed check for \$25,000.00 was received this morning just before chapel exercises. After these were over I announced the receipt of the sum which was the culmination of our efforts for this endowment. The applause was followed by a rising vote of thanks to you and the college cheer. May God bless you and grant you many years more to see the fruitage of your labors and of your royal benevolence." It was during the Presidency of Dr. Fuller that the foundations of Drury were greatly strengthened and the interest of Dr. Pearsons through him and Dr. Henry Hopkins then of Kansas City, later President of Williams College, Massachusetts, aroused in its behalf. The reception which he and Mrs. Pearsons received on their visit to the college brought forth from the Doctor one of his most eloquent and effective addresses and gave him an experience of which he often speaks as one of the happiest and most satisfying of his life.

It was when on a visit to some of the colleges he had aided, that on April 5, 1902, he stopped over at Springfield, Illinois, and made his way into the State House. He was quickly discovered and taken into the Hall of Representatives and introduced

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to its members by Speaker Sherman, after which the following resolution was read and unanimously adopted amid great enthusiasm:

"Whereas we have with us a visitor on the floor of this House this morning, Dr. D. K. Pearsons of Chicago, the distinguished philanthropist and liberal patron of education, than whom no other American has done greater or more practical work for the advancement of education, particularly in the way of aiding the worthy smaller institutions, whose peculiar province is to make possible the education and training of the young people who struggle against poverty and adverse conditions, and who after heroic struggle make the staunchest warp and woof of the social fabric . . . and

"Whereas we recognize that in the munificent practical benefactions of Doctor Pearsons a work has been accomplished which will make mightily for the uplifting of humanity for all time to come.

"Therefore Be it resolved by this House that in appreciation of the great life work of this distinguished benefactor we honor his presence here this morning by the adoption of this resolution by a rising vote."

This was quickly done and the Doctor was then conducted to the rostrum by the Chaplain, where among other things in an impromptu but very effective address he said:

"You have passed a resolution today that does me more good than anything I ever had done for me before. I made my money in the State of Illinois, honestly and squarely. I am using that money while I am alive. I don't want any inheritance tax on

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my property when I am gone. I am using the money instead to educate and bring up poor boys and girls. I am for the boy behind the plow. That is the boy I am after. And I say to you gentlemen of this assembly that there is no business a man ever engaged in that will compare with the business I am doing, and to be approved by you gives me great satisfaction.

"Gentlemen, I sincerely and heartily thank you, and I shall keep right on in the way I am doing, lifting up the poor. I never give to the rich. I am for the poor boys and girls. The smartest girl in the curriculum of the colleges I am helping is a day-laborer's daughter, the smartest boy is a teamster's boy. I want to give those boys and girls a chance. Gentlemen, I thank you."

A letter from Mr. Wallace Butterick, Secretary of the Rockefeller Fund of General Education Board, sets forth in fitting terms the appreciation in which Dr. Pearsons is held by thoughtful men. He writes from New York, under date of April 10, 1911:

"I share the high appreciation which all thoughtful people entertain for the character and work of Dr. Pearsons. He has given us a noble example of how best to employ one's means for the promotion of the public welfare and the enhancing of personal happiness. I met him one day at Hinsdale, and it seemed to me that I never met a happier man.

"I believe in State Universities and that they have rendered noble service in many of our states. I believe also in the privately endowed college. The several Christian communions of our country have rendered service of incalculable value in founding and maintaining, as they have done, most of our

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leading colleges. It is greatly to the honor of Dr. Pearsons that he long ago recognized that fact and has contributed so largely to the prosperity of so many of these institutions."

That Dr. Pearsons was thankful for the appreciation which these representatives of the state expressed admits of no doubt, for while he never sought publicity in his gifts, and cared little for notoriety, he would have been more than human not to take pleasure in the approval of his fellow-men.

As a type of resolutions passed by many of the colleges aided by Dr. Pearsons one adopted by Beloit College on the Doctor's ninetieth birthday, and one that touched him deeply, may here be given. It is dated Beloit, Wisconsin, April 19, 1910.

"The ninetieth birthday of Dr. D. K. Pearsons, celebrated five days ago, is one of those events which erect beacons on the shores of human life, to illuminate and guide. It is fitting that we, to whom are committed the interests of an institution which has shared so richly in his gifts, should put on record our appreciation of Dr. Pearsons' wide benefactions and our gratitude for what he has done for Beloit. As we review his extraordinary contributions to the welfare of humanity we are impressed by the following elements in his personality and his career.

"Dr. Pearsons' profound conviction of the importance in a republic of the right training of mind and character.

"Dr. Pearsons' recognition that the moral and

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religious elements in education are its essential and permanent factors.

"Dr. Pearsons' catholic spirit, superior to the claims of any sect or denomination.

"Dr. Pearsons' discovery of making large benefactions so conditioned as to stimulate instead of diminishing the efforts of those responsible for an institution, and to multiply instead of lessening the number of its coöperating friends. 'No one man college' has been his consistent attitude. Mr. Carnegie and the General Education Board have acknowledged his wisdom and followed his lead. Dr. Pearsons, it is hardly too much to say, has assured the future of the American college. Concerning it, President Lowell of Harvard says: 'It has a great work to do for American people. For that work Dr. Pearsons has reanimated it and re-empowered it.'

"Dr. Pearsons has set a new standard and pace of giving, and has been the means of securing from others several times the number of millions which he has himself contributed to the institutions so near his heart, besides stimulating unmeasured gifts to other objects.

"Dr. Pearsons has been an inspiring genius of Beloit College, and its second founder. By his aid it has been lifted to a commanding position of reputation and influence. When we think back to Beloit, as it was when he first put his strong hand to its helm, and remember his share in its every forward movement, we are deeply impressed with what we owe to his wisdom and his benefactions,

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the results of which, already so notable will widen with the ages yet to be.

"Dr. Pearsons' personal qualities have fitted him in eminent degree for leadership in the great cause to which he has devoted himself. Severe, but never unfeeling, critical, but never failing in high enthusiasm; his feet on the ground of hard fact, but his imagination at home in worlds unrealized, scorning pretence, but honoring honest effort, and an almost passionate friend of the struggling poor; of imperious will, but believing in men of will as resolute as his own; abhorring cant and religious pretenses, but loving to discern a Providential guidance in the events of life; as unmoved by entreaty as is the headland by the wave that beats against it, yet giving himself like the reserves of an army to save a hard fought day, he is greeted as a general in the campaign of more than a score of years, where victory has meant uplift, progress, enlightenment and faith in God and man.

"It is a marvellous thing that one man's life should have included such opportunities, of such service and such wealth of achievement. May future years bring to our honored friend ever richer results from his benefactions and ever fuller joy.

"(Signed on behalf of the Board of Trustees of Beloit College, by its President Edward D. Eaton and its Secretary, E. B. Kilbourn.)"

Gifts to other colleges have been not less timely or valuable than those to Beloit and from them

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similar resolutions of appreciation and gratitude have not failed to come. To one who can look back over the years to the conditions described in an earlier chapter, the changes brought about in the state of feeling toward the small Christian college seems well-nigh revolutionary.

Colleges would have been glad to honor him with titles but for the most part have refrained from heaping them upon him. With the exception of an LL. D. from Rollins College, Florida, no peculiar college distinctions have been conferred upon him. He has been called C. B. (College Builder), C. F. (College Founder), and in these titles he has had real pleasure. In another he would be equally well pleased were there a suitable term for it,—Teacher of the Sacredness of Endowments. The three letters T. S. E. would suit him quite as well as the three which indicate that he is Doctor of Laws.

But no better illustration of the regard which is felt for Dr. Pearsons in or about Chicago and in many other parts of the country, can be given than is furnished by the gathering at Hinsdale Sanitarium, Hinsdale, Illinois, April 14, 1911, in recognition of his ninety-first birthday. The gathering was arranged by Dr. W. E. Barton of Oak Park, in conference with Dr. Paulson of the Sanitarium. Many people from the village as well as from the city were present at the informal gathering in the parlors of the Sanitarium which followed the lunch which a few intimate friends had taken as guests of the Doctor. One of the more than eighty telegrams which up to

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noon of that day had been received, was from John D. Rockefeller, and reads thus: "Dr. D. K. Pearsons, Hinsdale. I rejoice in all of your good deeds. The world is made better by your beautiful example of giving so generously of your substance for the benefit of your fellow men. I congratulate you on your ninety-first birthday and wish you many happy returns of the same. The Lord bless you and keep you in health and happiness." There were telegrams from Governor Deneen of Illinois, and many other very distinguished men. The letters were full of personal expressions of esteem and affection. Congratulations in one way or another came from the President of every college which had been aided, and from a representative of every association to which he had made gifts. The addresses at the public gathering were necessarily few and brief. Dr. F. A. Noble, so many years pastor of Union Park, Dr. J. C. Armstrong, Secretary of the City Missionary Society, Dr. A. N. Hitchcock, Secretary of the American Board of Commissioners for Foreign Missions, to whom was handed a check for one hundred thousand dollars for the educational work of the Board, Dr. O. S. Davis, President of the Chicago Theological Seminary, President W. G. Frost of Berea College, Kentucky, had part in these exercises, Dr. Simeon Gilbert spoke briefly and tenderly, and presented a minute which he had prepared, and which had been accepted as an expression of the feeling of the members of the Congregational Club, Dr. Paulson, owner and manager of the Sani-

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tarium, welcomed the visitors to its hospitality and Rev. E. F. Williams was permitted to say that he counted it one of the chief privileges of his life to have known Dr. Pearsons and to have been honored with his friendship. In introducing the different speakers Dr. Barton spoke several times and with great felicity. But the climax came when Dr. Pearsons himself rose to reply and to express his appreciation of the sympathy he had received from such an army of friends, and his gratitude to the Press for the assistance it had given him from the beginning without whose aid he doubted if he could have accomplished his work. He said that he had prepared an address for the public and now that he had completed the task he had set before him, and had no more money to give away, he would retire to private life and enjoy the quiet and repose which he so much needed. The words of farewell which were spoken as one and another took the hand of the venerable philanthropist were tender and affectionate. Such a day as this is a rare experience in the life of any one, rarer still when it comes after twenty-two years of as strenuous effort rightly to dispose of property as had been put forth in acquiring it.

In his tribute to his wife, Dr. Pearsons said:

"As I look back on the last twenty-two years, I realize that none of my gifts would have been possible without my wife. It was she who taught me how to make the money and endued me with the spirit of philanthropy. To her I owe everything,

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and my advice would be to every young man who wants to start on the road to fortune and wealth, to marry."

The last gift which Dr. Pearsons made was in some respects his best gift. It was the transfer of the house in which he had lived for nearly thirty years, together with the extensive grounds by which it is surrounded, to his fellow-citizens in Hinsdale for a Library. It was his first thought that the house could be used for a library building as its rooms are large and high, and its foundations very strong. In that case the building in which books and pictures and objects of art were stored would have been a perpetual reminder of Dr. and Mrs. Pearsons. But as the house is rather too far from the center of the village for easy access it was deemed best that the property should be sold and its proceeds devoted to library purposes. A suitable building will be erected on a central site and the proceeds obtained from the sale of the Pearsons home used for the library as the committee in charge shall deem best. The gift is highly appreciated by the people of Hinsdale.

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NO ONE can deny, and Dr. Pearsons himself cannot fail to recognize the fact, that his life has been a peculiar and a very remarkably useful life. Each section of it presents prominent characteristics. Self-denying efforts which developed a strong will were manifest while struggling for an education. The half dozen years of professional life, while full of ambition for success as a physician, an ambition more than gratified, were years in which efforts were made to stimulate the intellectual and moral life of the community in which he lived. Then came the business period, thirty years of it, from 40 to 70 spent in Chicago, in which the one aim was to make money. Since reaching three score and ten the all controlling purpose has been wisely to distribute the fortune which an over-ruling Providence had permitted this earnest business man to acquire. Thus each period of his life has had its ruling purpose. In each period there has been a clear and definite aim from which no deviation has been allowed. If it is with the last period of this life that the public is most famil-

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iar, it is worth while to remember that the foundations of the character of the man those who know him so much honor, were laid in young manhood, strengthened in professional and business life and thus made ready for the superstructure which has been reared upon them during these later years.

Few men, however great their anxiety to do so, have had the privilege granted to Dr. Pearsons, of distributing their fortune in their own lifetime. Still more rare is this privilege when that fortune is counted by millions rather than by thousands, and when as much care is exercised in its distribution as was required for its acquisition. For twenty-two years Dr. Pearsons has devoted himself wholly to a consideration of the needs of the educational field of America. True he has given large sums to objects not generally classed as educational, yet it will be seen when closely scrutinized that even these objects exert an educational influence on the people. This is certainly the case with gifts to the Y. M. C. A., to the Historical Society, the Academy of Science, the Orchestra Association, the Art Institute of Chicago, and to the Presbyterian Hospital to which he has made large contributions and in which he has provided free beds for needy theological students.

For a man who gives conscientiously, with a sense of responsibility to God, in comparatively small sums, and under conditions designed in part to test the worthiness of the object to receive aid, the distribution of a fortune of several millions calls for a

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great deal of wisdom. The difficulty is in placing money where it will really do the most good, where it is most needed, even if the results hoped for be long in appearing. That Dr. Pearsons has recognized this difficulty and has successfully met it, not many will deny. That some colleges, and objects of charity worthy in themselves, have been refused aid is true. But the refusal has come from no prejudice against them, but from the conviction that money would be better invested elsewhere. To set aside these appeals, made as they have been by some of the most eminent men in the country, has called for a firmness of will not many possess. To give wisely is a science. The principles of this science can be applied only after careful study, prolonged meditation, much correspondence, and not a little travel. Dr. Pearsons has never given hastily. Nor has he spared himself the labor, mental and physical which almost daily requests for aid have made necessary. His years of philanthropy have been his busiest years. More difficult problems have been presented to him for solution since he began to dispense his fortune, than in all the years of his previous life. The conditions on which his gifts have been made have called for careful thought in nearly every instance. Not infrequently the time granted for their fulfillment has been extended, and sometimes efforts have been made at his suggestion through the press and by individuals to create a public sentiment in favor of meeting these conditions. Patience, persistency,

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courage, hopefulness, have not been wanting on the part of the giver, when he saw that without these qualities his conditions would not be met. The pledges he made he looked upon as debts which it would be a privilege to pay. A good example of his desire to have his conditions met is furnished in the history of Montpelier Conference Seminary.

Gifts have never been made for the sake of notoriety. If Dr. Pearsons has been willing that the public should know how much he has given, and under what conditions, it has been from the conviction that men and women of wealth would learn through these reports what he was doing, and might be led to follow his example, and while yet living, invest some of their money where it cannot fail to be permanently useful. Testimony has come to him again and again that in this respect his wishes have been met. The gifts of Dr. Pearsons have all had reference to the future as well as to the present. A feeble college in a field already occupied, or under unfortunate management has appealed to him in vain. In fashionable or money-making institutions he has taken no interest. But no matter how small the college, if it has been wisely managed, is well located, has a Christian atmosphere and a reasonable promise of growth, he has willingly aided. For in such colleges, strong, manly, patriotic, Christian character can be developed. Absolutely tolerant, one might say, almost indifferent so far as denomination is concerned, Dr. Pearsons has not felt himself at liberty to aid a college where the Bible

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finds no place in the curriculum, or where the professors fail to inculcate the principles of the New Testament in their classrooms.

A glance at the list will show the wisdom with which he has made his gifts to colleges. Three on the western coast, Whitman, Pacific University, Pomona, are making their influence felt in the three great states of Washington, Oregon and California. Mark well the location of the colleges aided in the Middle West, in the region between the Rockies and embracing Oklahoma. Special reasons have called for help for a college in Michigan, one in Ohio, one in Massachusetts, and for two institutions in the giver's native state, Vermont. In the South, institutions in the Carolinas, Western Virginia, Kentucky, Tennessee, Georgia and Florida have profited from his benevolence. In every instance these gifts have met pressing necessities, and nearly always, have not only saved the college, but given it an impulse which has proved to be the beginning of a new era in its history. To scatter gifts thus widely, in proper sums, under conditions which could be met and which when met would prove as valuable as the money secured, has called for executive or administrative ability of the highest order.

It may be asked, if at the beginning of his philanthropic career, Dr. Pearsons had in mind the wide, all-embracing plan he has since followed. To this question a negative answer must be returned. Dr. Pearsons did not at first realize the importance of the work he had begun. Its importance grew upon

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him year by year. Year by year his knowledge of the value of Christian colleges to the country increased till he finally saw that they had filled a great place in its educational system, and that with the aid he could give them and secure for them, their power for good would in the future be far greater than in the past. But this knowledge came gradually. It came to him as it would come to any other man with an open mind. He gave to a single college, not knowing that he would ever give to another college. He gave because he saw that his gift was indispensable, and would do good. Then he saw another college as needy and with promise of usefulness as great as the one he had just assisted. Thus the field of benevolence opened before him till it extended from ocean to ocean, and from the far North to the extreme South.

With a mind free from prejudice and a heart full of sympathy for the poor and ignorant everywhere, it was only natural that somewhat early in his benevolent life his attention should be called to the mission field, and that because of the interest which Mrs. Pearsons had in foreign work, he himself should be led to consider its claims. It is doubtful, indeed, if he has ever felt more satisfaction in any other gift he has made than in the large sums he has sent to Anatolia College in Turkey. Once aroused, his interest in the Christian training of the youth in Mission Schools could not fail to increase, till it culminated in the last great gift in his power to make, a hundred thousand dollars for the support

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of the institutions of learning under the care of the American Board of Foreign Missions. He now feels that through these gifts he is doing something to banish ignorance and develop Christian character in the far East as well as in the United States of America.

Following such a plan of benevolence as his, it would have been impossible to prevent an expansion of outlook year by year. Constant reading, extensive travel in many countries, association with broad-minded, well-informed, consecrated persons have given Dr. Pearsons a knowledge of the educational needs of his own and of other lands wider and more exact than most of his friends suspect. His habit of asking questions of those who are able to answer them intelligently, a strong memory, great keenness in detecting fraud or self-interest on the part of a visitor, have brought him a fund of information from which he has always been able to draw, and of which he has never failed to make good use.

Yet he says he would not care to go back twenty years and dispense another fortune as large as the one he has now dispensed. These years have been his busiest years, but they have been the happiest years of his life. Were he to live them over, he could not exercise more care in giving than he has done. He doubts if on the whole he could give to better advantage. He sees great fields of need, rare opportunities for the investment of money in the promotion of Christian education, but he feels that his special mission has been accomplished.

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Others must take up his work, enlarge it, perfect it. As a pioneer he has led the way. If the fields are white unto the harvest and the laborers few, he believes the laborers will increase and that the time is not far distant when every poor boy and girl who has the wish will find it possible to obtain such an education as may be required for the greatest usefulness in life.

At his advanced age Dr. Pearsons misses the friends of earlier years. Sometimes the days are lonely. For more than five years he has mourned the loss of the counsellor and friend who for nearly sixty years walked by his side. Her society was a perpetual solace. Her advice was always welcome, and to her husband's mind infallible. Others, too, whom he loved to meet and with whom he delighted to talk, have gone. Those to whom the knowledge of what he has done, would have brought comfort and happiness, are no longer here. A very lonely man is left?—far from it. The thought of more than fifty institutions with fully a thousand teachers in them and many thousands of students, constantly discharging their daily duties, brings with it abundant cheer. The life of these institutions is to continue, he says to himself, after his has reached its limit, their influence for good is to have no end. Sleepless nights are full of precious memories. A vivid and well-trained imagination creates inspiring visions of the future. Now that his task has been accomplished he looks back over his life, thinks of it as if his life were the life of another, is amazed



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oftentimes at what he has been permitted to do, declares himself the happiest of men, and wishes that every rich man might know as he knows, the joy there is in giving.

Dr. Pearsons has always taken the part of the common people. He has lived near them in thought and affection. In all his gifts he has sought their interest. He has sympathized with men of wealth also. His associations in business have been with them chiefly. He has admired their enterprise and looked upon their gains as legitimate. With Socialists he has had no sympathy nor with reformers whose ammunition for attack upon those more fortunate than themselves in the possession of this world's goods, has been drawn from jealousy and misapprehension, and who have not hesitated to accuse them of almost every crime of which one can conceive, yet his constant aim has been to minister to the welfare of the people of the poorer classes. On the basis of justice and merit he has sought to render it possible for poor boys and girls to obtain an education equal to that open to the children of the rich, or the well-to-do. With people who work with their hands or live on small salaries he has been in hearty sympathy. He has lived and felt as if he were a laboring man himself. To the poor whites he once said, "I was a poor white myself, as poor as any one of you." But with wealth as such he has had no quarrel, only with its use. By his own example he has shown the world how he believes it may be honestly acquired and in what way its possessor

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may employ it for the good of mankind. In no case would he have so much given as to remove or lessen the necessities of toil and self-sacrifice on the part of those who receive, but in such a way as to render it possible for them to become fellow-workers with the man who has entrusted a portion of his wealth to their keeping. It is in the laboring classes that he has seen the promise of the continued prosperity of the Republic. From them are to come the Lincolns and the Garfields of the future, as well as the patriotic citizens who are the hope of the country. And they are to be taught in such schools as Berea, Drury, Park, Piedmont, Rollins, Guilford and Middlebury, to say nothing of the other schools he has aided. In his daily meditation, he has put himself by the side of poor young men and women in these schools, made them his companions, felt the weight of their burdens on his own shoulders, sought to encourage them in their ambitions and to assure them of victory in their struggle with ignorance and poverty.

As a Christian man Dr. Pearsons has not felt inclined to make any very large gifts to any but Christian institutions. He has not cared for denominationalism. With a broad, tolerant, genuinely Christian spirit he has been satisfied. A steady attendant at church services, either at a Congregational or a Presbyterian Church, in full sympathy with their methods of benevolence, he has yet felt that his money could be used to better advantage if confined for the most part to the educational

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field than if expended under the direction of church boards. In work among the poorer classes in cities like Chicago he has had genuine interest. To the Chicago City Missionary Society he has given more than two hundred thousand dollars because he has believed in the churches established by it, in the Sunday schools and other organizations growing out of these churches as agencies for the development of moral character for the lessening of temptation, the diminution of crime, the developing of good citizenship and stimulating youth to make the best possible use of their opportunities.

In all that he has done he has felt as if God were with him and were guiding him. He has felt that his responsibility was to God, not to men, and while not indifferent to what men might think of him, has yet sought to do what he has believed God has wished him to do, what under his blessing would best promote the interests of his kingdom and fit men to live in that kingdom. He has believed that a man can be what he desires to be, that God has given him endowments and opportunities to use, and that if in early life, a person is brought under proper influences he will, in all probability, become a patriotic Christian man, a blessing to his generation and to his country. But the moving impulse of this life must be Christian, or the chances of its usefulness in society are greatly lessened. Hence the emphasis which he has laid upon Christian training, upon principle, duty and the example of Jesus Christ.

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Although in his ninety-second year and with growing infirmities of the flesh, Dr. Pearsons is young in thought and full of confidence in the future. There has never been anything like pessimism in his nature. In early life he determined to succeed. In his professional career he allowed no thoughts of failure to hinder his progress.

As a business man, where others predicted failure or hard times, he saw prosperity and rarely or never failed to reach it. Experience has taught him that men can be trusted; for this reason he has been willing to put large sums of money into the hands of others to invest for work to be done after he shall have passed away. With a breadth of vision and a spirit of toleration that few men so old as he manifest, like one of the old prophets, though with more confidence than they sometimes exhibited in their countrymen, he sees the world continually becoming better, as class after class of well-trained youth pass out from under the influence of teachers in the Christian schools which he has done so much to establish and perpetuate. If he has loved money it has not been because he cared to exercise the power which its possession sometimes gives, nor because he has taken pleasure in the luxuries it could furnish him, or the woman who stood by his side in his strenuous years, and who encouraged him as he began the distribution of his wealth, but because he saw and felt that God had given him the privilege of wealth that he might employ it for the benefit of those to whom it had not come. In

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long wakeful nights he thinks over the history of the institutions, whose financial distress he alleviated and in whose prosperity he has so large a share, and looking into the future he thinks of the contributions which the men and women educated in these institutions will make to the welfare of the generations in which they may live and of the gratitude many of them will feel toward the man who, far back in the history of their college or seminary, preserved its life and gave it an impulse which has made it a power for good in the country and the world. A lonely man he cannot be, for his mind is filled with precious memories, and with a feeling of satisfaction over the use he has made of his faculties, and of the fortune which the use of these faculties had given him. He is a happy man because he has thought not of himself alone or chiefly, but of the children of the unfortunate, the immigrant, the belated mountaineer, the day-laborer, and has made it possible for them to obtain an education; a happy man, too, because of his faith that in a few years more he will be again with the wife of his youth, and with her review his life on earth and enter into the service open to them both in heaven.

Dr. Pearsons has lived in his own age. He has never been full of praise for old times or neglectful of present duties. He has done with his might whatever his hands have found to do. He has believed that the days in which he has been living were the best for him and for his generation and has had complete confidence in a future better than the

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present. But he has done his work in sympathy with his time and has entered into all the enterprises of that time with enthusiasm and hope. He has grown in mental power with his time, and having had a share in the developments in every direction of the century in which he has lived, has shown the effect of these developments in his own enlarged visions and in sympathies which encircle the world. With all that has been wrought through the discovery of steam, or electricity as applied to transportation and the mechanical arts, he has been made familiar. Nor has he allowed himself to doubt that progress will be as marked in all that concerns the physical welfare of men as well in the twentieth century as in the century which has closed. With the improvements in surgery and in the treatment and prevention of disease he has kept in touch. Unlike some nonagenarians he has had no prejudice against the new education or rather the new methods employed in education. If he has believed in the old, he has not been unwilling to accept the new wherever the new has shown itself to be better than the old. Living in the spirit of his time he has kept himself young in spite of increasing years.

With the press he has been in hearty sympathy. Not indifferent to its faults he has found it a constant helper. He has welcomed its representatives. He has talked with them freely. They have never disabused his confidence, have treated him with unfailing courtesy, and not infrequently have aided him in creating a sentiment in a given community

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which has brought success in the effort to meet the conditions which his gifts imposed. They have met the criticisms which some who would avoid personal responsibility have expressed of the conditions upon which his gifts have depended. Personally indifferent to criticism, he has yet known that the complete success of that method of giving which he has deemed the wisest could not be secured without the help of the press. For the courtesy it has extended to him he has not failed to express his thanks.

Who shall say that a life like this is not worth living? That in each one of its distinct and widely differing periods it has not been a useful life, bringing gains to its possessor, happiness and comfort to others? These last years spent in considering the needs of others, and in striving to meet them in such ways as will be effective now and in the future, how rich they have been through the joy of giving and the consciousness of rendering assistance to self-sacrificing men and women who consecrate themselves to the work of training youth for high and useful positions in society.

Enjoying a life prolonged by divine favor more than two decades beyond the ordinary threescore and ten, these last years have been rich years, for they have witnessed the execution of plans dimly formed in early manhood but requiring time and experience for their realization. "THIS ONE THING I DO," forgetting the strenuous efforts put forth in the getting of money, he has made efforts not a

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whit less strenuous in putting it where it will produce fruit in well-developed character in the youth of our own time and of years to come. With eye undimmed, interest in the present unabated, in the tenth decade of his earthly life, having invested his millions where he believes they will do the most good in making Christian patriots, Dr. Pearsons awaits calmly, and with full confidence in the promises of the Christian religion, the time of his departure. Yet he loves life and is in no hurry to leave it.

Those who know him best pray sincerely that he may abide with them till he has celebrated his hundredth birthday, their teacher and example in the principles of a true and far-reaching system of benevolence, a friend whose advice is always helpful, and whose companionship is as inspiring as it is delightful.

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APPENDICES

APPENDIX 1

A LESSON IN PRACTICAL PHILANTHROPY

AN ADDRESS DELIVERED BY DR. D. K. PEARSONS BEFORE
THE CIVIC-PHILANTHROPIC CONFERENCE AT BATTLE
CREEK, MICH., OCTOBER 18-23, 1898.

I shall talk to you tonight in plain language. I am about to say some things that I have never before mentioned in the presence of an audience. In other words, I propose to be very frank, very plain. My subject is:—

“WHAT TO DO WITH MONEY—HOW TO USE IT”

In order to illustrate my subject so that you may clearly understand it, I shall introduce several object lessons. I am going to take you on a long journey to see the places where we make use of money. I shall also bring in a little history incident to the places we are to visit. I shall be under the necessity of frequently using the pronoun “I.” An old man has the right to make himself the hero of every story he tells. In the young man this would not be admissible, but an old man, approaching fourscore years, has a right to tell what he has done. I like to hear old men tell what they have done, and I am going to tell you what I have done, for a particular object; not because I am proud of it or vain about it, neither do I pose as a benevolent man—remember that. I am a thrifty and frugal old man. I have labored nearly eighty years to make money, and I have made it, and honestly, too.

The statement may seem very strange to you, that I do not

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pose as a benevolent man. I have no benevolence in me, not a particle. I am the most economical, close-fisted man you ever put your eyes on. You can see it in my face—it is there. I do not think I ever foolishly spent twenty dollars in my life. I never went to a theater but once in my life, and then I was ashamed of myself. I never went to a horse-race, or a football game, or a baseball game, over which our students all over the country are making such consummate fools of themselves, and by allowing which the presidents and faculties are making idiots of themselves.

I am doing all that I am doing on business principles. After working hard and practising rigid economy for seventy years to lay up money, I said to myself: "What am I going to do with this? I can not carry it out of the world in my dead hands. Coffins were not made to carry money in. I have got to leave it; that's the way to look at it. Now, what shall I do with it?"

I looked around Chicago, and helped to build a hospital; helped two theological seminaries with three or four hundred thousand dollars; helped the Young Men's Christian Association and the City Missionary Society, and other institutions. But that did not satisfy me. I wanted to help the poor boys and girls of our country. I wanted to lay up something for them to live on while getting an education. I had been deprived of a college education through poverty, and I wanted to fix it so that these boys and girls, the sons and daughters of wage-earners, could have the privilege of a college close to them, so that they could get a liberal education.

For this purpose I turned my attention to sixteen different colleges. I did not start a single one, and I never will; we have enough of them. All we need to do is to build up what we have. There are but two places in America where they have need of a college today,—one is Montana and the other is Oklahoma, and sometime they will have them, too. We want to make the colleges we have better; give them an endowment, so that they can enlarge their curriculum, pay their teachers, and meet the exigencies of the time.

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So I looked around, and traveled some, too. Mind you, this was business, no benevolence in it at all. What shall I do with that money?—Find places for it where it will elevate, where it will be used for God and humanity.

OLIVET COLLEGE

Now I will take you on the journeys that I made. Let us begin right here in Michigan. I received a letter from President Sperry of Olivet College, twelve pages long. Sperry is a good fellow—what did he say? That letter was a declaration in equity; it was a regular “leader.” It ran about as follows:—

“You came into Michigan a few years ago, and bought 16,000 acres of timber land, and you paid for it. You took that magnificent pine timber out of Michigan, and converted it into money, and you left nothing behind but the bare, white, sand dunes, that will produce only such things as choke-cherries. Timber will never grow there again. Now in equity return some of that money to Michigan.”

I replied: “You raise \$75,000 in Michigan,—you can not go all over the world to raise it, but raise it here in Michigan,—and I will give you \$25,000,” and he said, “It is a bargain.”

He was in my office the other day, and said he had it all except \$20,000. Thus Olivet College is about to stand up \$100,000 better off; and with this endowment the efficiency of the college will be greatly increased. Nothing will give me more pleasure than to make out that check for \$25,000 for President Sperry.

BELOIT COLLEGE

But before we start out on our long journey, let me, by way of reminiscence, mention one incident from personal experience. In 1861 my wife and I took our first trip to the West. Our destination was Janesville, Wis. We passed through Michigan on a strap rail, and traveled to Elgin, Ill., which was the terminus of the railroad, and there we took a muck wagon to our destination, passing through Beloit. We traveled through cold and

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mud,—rich mud, too,—but on reaching Beloit found there was a river. Our horses had to swim the river, and we had to stand on the seats to get over. We stopped at a little wooden tavern to rest. Beloit was but a small hamlet then. When we started on for Janesville, one of those big, burly fellows who always get into a new country, climbed into the wagon for a ride.

As we drove along, we saw a brick building going up, and I asked the man, "What are they doing here?" "Why, there are some Yankee cranks building a college," he answered. That rather hit me. When they call me a Yankee, I take off my hat and bow; and when they call me an old Puritan, I make three bows. On the way to Janesville that man cursed everything that was good, and I stood up for Christian education the best I knew how. When we got to Janesville, I shook my fist in his face, and said, "Old fellow, I am going West, and in a few years I am going to get rich, and when I do, I am going to help lift up these colleges that these 'Yankee cranks' are building up." I had my eye on Beloit at that time.

Time went on, and my seventy years rolled by, and nine years ago I began. The first proposition I made to Beloit College was this: "I will give you \$100,000 if you will raise \$100,000." (I make everybody work a little, and that is the right way to do it.) In six weeks they raised that \$100,000, and I had to draw my check. I was so well pleased, and the institution was such a grand character-building institution, that I went to work and built them a science hall, the finest in the West. It cost me \$60,000 in cash. But I wasn't quite satisfied with that so the next year, seeing that the boys had to pay from \$3.50 to \$4 for their board, I built them a dormitory costing \$25,000. Now the boys can live on \$1.50 a week. I wasn't quite satisfied with that, for they were good fellows. So I said, "Look here; you haven't got quite money enough; you want more endowment you want better professors. Now you raise \$150,000 and I will give you another \$50,000." So last commencement President Eaton stepped in and said, "Here is \$150,000 cash,—not Kansas mortgages, no sand dunes, no swamp lands, but

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cash." So I gave him my check for \$50,000, and that closed that deal.

They established coeducation, and that pleased me. They were going to have the girls come in, but they had no cage to put them in. I said, "Get to work and build the finest building you can for seventy-five girls, and be sure you get a good many Mary Lyons and Frances Willards among them." So I gave them \$30,000 for a beautiful dormitory, and it is now occupied by sixty-five young ladies. That was a very pleasant thing to do, and I am rather proud of it. You needn't tell me I am a good fellow—I know I am.

Nine years ago there were about sixty students in Beloit College and about one hundred in the academy; now they have more than eighty in the freshman class, and more than two hundred each in the college and the academy. That is the difference between the situation then and now.

DRURY COLLEGE

Now, let us go down into Missouri. There is a college down there called Drury College, situated in Springfield, in the Ozark Mountains. Missouri was a slave state a few years ago, and they were not awake to the subject of education. They have waked up now. Drury College was started by a missionary named Drury from Olivet. They struggled along for a few years, in debt, begging, their teachers not paid, and all that. I said to them "You raise \$150,000 for endowment (I make all do something) and I will add \$50,000 to that sum." They went to work, and raised it quite readily. Now, the college is full to overflowing. So I told them the other day: "You go to work now and put up a college building. Build a good one, with some rooms for the sciences separate from the others. Build it to cost \$50,000. You put in \$25,000, and I will cover it with another \$25,000." The president is working on the proposition now.

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COLORADO SPRINGS COLLEGE

Now let us travel one thousand miles to Colorado Springs. About thirty years ago I camped one summer with the Ute Indians, where there was nothing but a little hamlet. A missionary started an academy and college there, and he worked and dug and toiled, but they didn't get along well. By and by there came along the right fellow, a bright, smart young fellow by the name of Slocum, and I had a confidence in that young man. I believed that he could make that college worth something. I said to him, "Slocum, you raise \$150,000, and I will pay you \$50,000 down." He thought a while, and finally said he couldn't do it. There were rich men all around there—twelve millionaires on one street in Colorado Springs! What are they saving their money for?—Saving it to ruin their boys and girls, and carry them to destruction. I said to them, "Work three years if necessary, to raise \$150,000."

They sent me a bound book, and in that book there were 1,000 names,—the names of all the individuals who had contributed toward that \$150,000. I have it now. I always require such a list. And then I required from the three best business men of Colorado Springs evidence that they had raised the \$150,000, and had the money in hand. No getting around it. Everybody must come right up to the business mark. Now what have they?—They have a crowd of students. They come three hundred miles with their packs on their backs from the mountains and the plains, and they crowd in there, eager for an education—and they get it.

PACIFIC UNIVERSITY

Now, let us go about six hundred miles farther. Let us go to the Pacific coast, about twenty miles from Portland, to a place called Forest Grove, where George Atkinson, an old school-mate of mine in Vermont, went fifty years ago. He traveled around by Cape Horn, and was six months in getting there. As

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soon as he was properly settled, he started an academy, and in a few years a college, and that has had the same trouble all the way through,—in debt, teachers not paid, people sick of being begged for the college. I wrote to President McLelland and said, "In memory of George Atkinson, my old schoolmate, and in memory of Mr. Marsh, who was president for many years, and died there, I will give you \$50,000 if you will raise \$100,000." They undertook to erect a college building, and they got it about so far and then stopped. I said, "How much money will it take to complete that building?" They replied, "\$15,000." I sent them a check for \$15,000, and they put that building in fine shape. They held a jubilee in July, and I have a detailed account of what took place there. They are about the happiest people on the face of the earth.

Now is that not a good way to use money? If you can find any better, I should like to have you tell me about it. But we must hasten on.

WHITMAN COLLEGE

Let us go three hundred miles east, and we come to Walla Walla. What is the history of that college?—Marcus Whitman, one of the greatest missionaries and one of the noblest men that ever walked the earth, went there in 1842 with his wife. Theirs was the first wagon that ever crossed the mountains. They settled there among the Indians. He had an Indian school, and it was prosperous and flourishing. It was no man's land at that time. No one knew whether the British or the Americans owned it. There was a magnificent empire up there, comprising Washington, Oregon, and Idaho, and that shrewd and patriotic Marcus Whitman saw that it was a country of great value, with its mighty forests, its fertile plains, its lofty mountains, its mineral treasures.

In the dead of winter he, with his pack-mule and guide, traveled four thousand miles to Washington, D. C. When he got there, his hands and face were frosted, but his head was all right. He went before President Tyler, and found that Webster was about

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trading the whole country off for some fisheries off the coast of Nova Scotia.

Whitman said: "I am not here for office; I am here to tell you that that is a magnificent country, and it belongs to the United States, and we must hold it."

"Oh," replied Webster, "it can never be settled; there is not even a wagon trail."

"I have taken a wagon over the mountains, and I took my wife along with me, so I know what I am talking about. I came here for the purpose of saving that country," said Whitman.

The next spring he took more than one thousand people from St. Louis, Mo., and Illinois, and one thousand cattle with him over the mountains, to settle in that beautiful country.

The enemies of civilization were jealous of that smart man, and they incited the Indians to kill him. They did kill him, but he left another good missionary behind—a man by the name of Eds. The best monument to be erected to Marcus Whitman was to build a college in his name, and such a college was built, costing \$16,000, a very ordinary building.

After struggling along for a few years, they were completely stranded—mortgaged for \$15,000. I had written them that I would give them \$50,000 if they would raise \$150,000. They did not make a move. A man came into my office one day, and said his name was Penrose, the president of Whitman College. He said they were \$13,500 in debt, and that there was a mortgage on the building, and that he didn't see how it was possible for them to raise \$150,000. "And," said he, "we can't live without it." I then sat down and wrote a check for \$13,500. "Now," said I, "send that out and pay the teachers and clean it all up."

That was four years ago last June. They had then about forty pupils. Now what are they doing?—They have ten capable young men who are professors. They have one young man, a professor of elocution and oratory, who eight years ago was a sheep-herder on the plains of Utah. His father and mother were Mormons. He came to Illinois and educated himself, and took the first prize in the interstate oratorical contest, a \$100 prize.

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You will also be glad to know that they have the \$200,000 endowment, and are getting seven per cent. for it there. They have gathered in about two hundred and fifty young men and women, some from Idaho and some from Montana. Yet they are poor, they must be educated, and they must have a home where they can live very cheaply. I believe students can live, with a good dormitory, on a dollar and a half a week, or about that amount. Yet they need more buildings. The good people of Washington built a monument of granite to Marcus Whitman on the ground where they buried him. Now I propose to build a monument. I shall put up a building 180 feet long and 60 feet wide, and two stories high, with all the appliances and appurtenances of a first-class college, as a monument to Marcus Whitman. Now, do not suppose I am going to build that building without those rich fellows out there doing something. They have got to contribute. The condition is that they must build the dormitory for these poor boys who come in from the mountains and plains, where they can live cheaply, and they must do this before I begin the monument. And they will do it, for they have noble men and women in that fair State, and it is going to add five per cent. of value to every acre of property to have that monument right there in the center of Walla Walla. Now, do you suppose I am going to let those rich old fellows hug their money, and let the poor boys and girls starve while acquiring an education?—No; they must do their part and become the constituency of the college.

I should like to say a great deal more about Whitman College. I like it. I like it because it is educating a class of boys and girls who could not be educated without it. They could not get the money to go off to college, so they need it right there. These boys and girls are going to be the bone and sinew of America by and by.

If you would know more of this old Christian hero, Marcus Whitman, and the grand work he did for the cause of Christianity and patriotism, read Dr. Nixon's book, "How Marcus Whitman Saved Oregon." It will incite and encourage young Americans along the best lines of thought.

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BEREA COLLEGE

Now let us go down to Berea, Ky., among the foothills of the Cumberland Mountains. In this region of the South there are five or six million mountain whites, of Scotch-Irish blood,—grand, good blood,—noble men and women, although ignorant, with large families of children growing up in ignorance and idleness. Berea College was started many years ago. I went down there to the commencement four years ago, and was never so much interested in all my life; I will guarantee that there were three thousand horses hitched on the campus, and five thousand people there from the mountains. They are mountain whites—I am a mountain white, and I was once as poor as they are, and as ignorant. I am from the mountains away up in Vermont, where they have to shovel snow about five months in the year.

When I announced that I would give them \$50,000 if they would raise \$150,000, I never saw anything like it. Those old mountaineers wept, they were so happy.

There is something to these hardy old mountaineers. Do you know that they turned the tide of battle in the Civil War? They stood like a wall of adamant, in the midst of the conflict between the North and the South, and all their sympathy and bravery were on the side of the North. Do you know that the men who planted the flag on Lookout Mountain were these very mountaineers? They were. They are brave people.

SCHOOLS IN THE SOUTH

I took a trip last winter to Asheville, N. C., and looked over the educational situation in the South. I want to tell you something, and I would tell Mason if he were here. The colored people of the South today are better cared for in the matter of education than are the mountain whites. They have excellent schools, and they are making great progress. And now I will tell you one thing more, and that is that during the next twenty years you will hear appeals for the mountain whites of Kentucky

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and Virginia ringing out from the pulpit and the press. They deserve an education. They deserve much from us for whom they have done so much. This is a subject that is going to be agitated for the next twenty years, and I am going to do all I can for those brave mountaineers.

But let us not lose sight of that endowment for Berea College. I got a letter from President Frost the other day, and he said "I now have within \$20,000 of the \$150,000." He is going to get that, and I am going to give him a check for \$50,000 about the 1st of January. He is going to get it, because those old anti-slavery men are not all dead, and they have money to put in that very institution that is equally for the mountain whites and the blacks together.

MOUNT HOLYOKE COLLEGE

Let us now journey to the northeast a thousand miles. I am only going to speak of one more of the sixteen colleges in which I am personally interested. These are samples, and the rest are like them.

We are now to stop at a beautiful place, Mount Holyoke, Mass. Here was founded the first female college ever erected in this country, one that has done more good and had a wider influence in the world than any other like institution under the sun. Holyoke has circled the globe with women's colleges.

About a hundred years ago, Mary Lyon was born in an obscure town in Western Massachusetts, of poor parents. Most men and women of worth and influence come from poor parents,—from wage-earners, from poverty. Poverty is a blessing in disguise. Standing here today, I am thankful that I was born in poverty, and that I had to hustle, while the chilly winds of adversity blew around me.

Hustle—that is what makes men. It is not pampering them. Take two dogs that are brothers, and put one in a rich man's family, where he has a soft cushion to lie on, and is fed highly seasoned food. That dog grows up a great big lumber-headed dog with a cirrhotic liver. The other dog is given to a poor

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boy over in Podunk. There are a lot of boys in that family, and every boy gives the dog a kick. That dog grows up a splendid dog, with good muscle and a good eye, and is able to take care of himself. Now bring him alongside of his brother raised in luxury, and he will lick him. That dog raised in Podunk can lick a dozen dogs like his brother. The pampered dog is good for nothing, while the dog that had to fight for an existence is a splendid specimen.

Just so it is with boys. Put two boys in equally different environments, and one will turn out smart, for he has had to hustle; while the other, if he is fed well and coddled, may be a good-natured fellow, but that is about all.

You might ask the question, "Are there not too many colleges, too many men going to college?"—No, there are not too many colleges, nor too many men going to college, nor too many women either.

Mary Lyon's parents died, and she was left alone. She then did housework for her brother, who lived on a farm. She spun and wove and made coverlets and sold them, and got enough to go to Ashfield Academy. That girl had visions, but she was not visionary—not a bit of it. She saw through the mist and clouds that overhung the grandest country in the world, and the noblest people in the world. The mist was that a female should not be educated. I knew Mary Lyon; I saw her at work laying the first foundation of her magnificent institution. I once asked an old man why he did not help Mary Lyon. "Why," said the old man, "it is of no use sending girls to college, it will spoil them for servants; they won't be worth a cent for servants if they go to school."

That darkness, that mist, hung over New England like a pall, and Mary Lyon was the heroine who could look through it and see the stars beyond. This century has not produced another woman like Mary Lyon. There have been many great women, but Mary Lyon stood far above them all. What did she want?—She wanted an institution where the daughters of poor men could get an education on a very small amount of money. She went to

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work. She begged the lumber and the brick. She went among the farmers. I was practising medicine within five miles of her, and I used to meet her in her travels around, and sometimes she was disheartened, and although I was poor as Job's turkey then, I said to myself: "If I ever get anything ahead in the world, the first thing I take up will be such work as Mary Lyon is doing."

Mary Lyon is dead, but the college she founded still lives. They were without any endowment four years ago, and I wrote them, "I will give you \$50,000 if you will raise \$150,000," and they went to work and got half of it. Two years ago last September that building that Mary Lyon built to accommodate four hundred girls took fire and burned up, turning the girls into the street. Out of those four hundred girls only five went home. The farmers and the people there said, "We will take care of you," and they did take care of them, and they kept the school intact.

That building was consumed, and while its embers were still red-hot, I telegraphed to Williston, the Treasurer: "Fifty thousand dollars to build up Mount Holyoke." What a turn that was! They had sunk into despair and despondency, when all at once light flashed upon them. That was the old institution founded by Mary Lyon, and it has risen again. Now, Holyoke has five of the finest dormitories in the country, and the most magnificent administration building as a memorial of Mary Lyon. I got a letter today from the treasurer, saying, "We are now going to have, in addition to the building, a new gymnasium." At the last commencement I sent my check, and they have now \$200,000. They are going to be the best and the grandest institution in this country.

I have tried to illustrate my subject, "What to Do with Money." I have given you a few pages of personal history to show you what one man of long experience believes is the right way to use money. I have faith in this method of doing good. I shall continue to prove my faith by my works. I hope many will do likewise.

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ADDRESS TO THE PUBLIC BY DR. D. K. PEARSONS, ON HIS NINETY-FIRST BIRTHDAY

From *The Tribune* of April 15, 1911

It has seemed to some of my friends that I ought not to retire from activity without publishing some statement of the work I have attempted and my purpose henceforth.

One year ago, on my ninetieth birthday, I made or renewed conditional pledges aggregating approximately \$300,000, limited in time to one year. At that time I made a statement that these were my last pledges, and that when they were fully paid I should retire from the field of public service and seek that quiet which has been denied me in recent years.

The conditions of my gifts have practically all been met. I lie down to sleep tonight, free from debt. I owe no man anything, and no college, institution, or individual has any outstanding claim against me. This is a great relief, and it is to be permanent. Henceforth I make no pledges and no gifts. I have given practically \$5,000,000 to various charities. These gifts resulted in the raising of at least \$10,000,000 more. This is the end.

HAS NO MORE MONEY TO GIVE AWAY

I wish to make this very emphatic. I want all my friends to help me to make it perfectly plain. I will receive no more solicitors and will read no more letters soliciting gifts. What money I now have is fully provided for. I have no more money to give away.

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I must ask relief and insist upon it. This is the announcement I wish to make upon my ninety-first birthday.

The promises which I made a year ago I have kept. I have no more money to be given away. Please stop writing me letters which I cannot read nor answer. They burden me, and must disappoint the writers.

But I cannot terminate so active and interesting a career without a further word concerning the experiences of these ninety-one years, and especially the last twenty-two, which have been devoted exclusively to what my friends have been pleased to call "philanthropies."

I used to deny that I was a philanthropist. I was accustomed to say that I had no benevolence in me. But if philanthropy means loving one's fellow-men, then perhaps I am entitled to the term. But I still maintain that if I had chosen my course with a simple view to selfish pleasure, I could not have chosen better than I did, for these twenty-two years have been years of constant joy. I had a good time making my money, but have had a better time spending it.

NEVER CARED TO WASTE MONEY

I have never denied myself anything that I have needed or greatly cared for. If I have been criticised, it has been because I did not spend money for things I did not want. I have had all the food I needed and all the clothes that I could wear. I have had a good home, good books, and every reasonable comfort.

I never cared for theaters. I never went to but one, and then I was ashamed of myself. I never went to a horse race or a football game. I have not cared to waste my money on things that would only increase my responsibility and cause me discomfort. I have not cared to hoard money for people to quarrel over after I was dead.

If I had chosen selfishly I could have chosen nothing more pleasant than that which I have chosen. This is what I have meant when I have said I am not a philanthropist. This was my meaning when I called myself a close-fisted old man.

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And yet I want to make a confession. This course which I chose for myself has been an education to me. I did not map it all out in advance. I blundered into it, and I must say with some satisfaction that I have blundered to very good advantage.

VALUABLE LESSONS LEARNED

I do not regret any of the blunders I have made, but these twenty-two years have been years of growth in method, years in which I have learned valuable lessons in the distribution of wealth. I do not want to live them over. I do not want my money back to give it away again.

But I have learned a great deal which I did not know when I began. I am something more of a philanthropist now than I was when I began. I have a better understanding of the use of these gifts and a better idea of the use which they will be to the world.

My friends used to talk to me about the good I was doing, and I laughed at them and said:

"I am just an economical old man investing my money in the most careful way I know how."

But I have begun to think my friends were right. I see in the more than forty colleges which I have helped a wider range of usefulness than I ever dreamed of when I began this work.

RECALLS THE PIONEER DAYS

I did not begin with a ready made plan. In 1851 my wife and I took our first trip to the west. Our destination was Janesville, Wis., and we passed through Elgin, which was then the terminus of the railroad. From there we took wagons to our destination, passing through Beloit. We passed through a good deal of mud, and it was rich mud. When we reached Beloit we had to ford the Rock River, and our horses swam the river. We had to stand up on the seats to keep our feet from getting wet. We stopped at a little tavern to rest. Beloit was a small hamlet.

When we started on a big burly fellow climbed into the wagon

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for a ride. I noticed a brick building going up and asked him what was being done. He answered:

"There are some Yankee cranks building a college."

That interested me, for I was just out of New England and a thorough Yankee and proud of it. If anybody calls me a Yankee, I take off my hat and bow. If he calls me an "old Puritan" I make three bows.

RECORDS AN EARLY VOW

On the way to Janesville that man cursed everything that was good. I tried to argue with him and to stand up for a Christian education the best I knew how. When we got to Janesville I shook my fist in his face and I said: "Young man, I am going west, and I am going to get rich, and when I do I am coming back to lift up these colleges that Yankee cranks are founding."

I prospered in the new country to which I had come. I gave up for a time my vision of being a philanthropist, and devoted myself to getting money. Other men trusted me with their investments and the money I invested for them proved profitable for them and for me. For a great many years my money was tied up in active business propositions. I lived modestly, but well. I drove hard bargains, but I never drove a dishonest one.

On the approach of my seventieth birthday my eye was not dim nor my natural force abated. I retired from active business life. I placed my investments where they would require little of my time or attention; all the time I remembered my talk with the man about the little college in Beloit.

A former resident of Beloit was a relative of my wife and I started there. I went to Beloit College on commencement day. Not many people knew me. I sat on the platform. I never had been regarded as a speechmaker, but the time came for me to make a speech. I stood up and said: "I will give Beloit college \$100,000 if the college will raise \$100,000 additional." That was the beginning of my oratory and it was a success.

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RAISING DOLLAR FOR DOLLAR

Then I found out this: That colleges could raise more than dollar for dollar, and that it was to their advantage to do it. Generally they could raise three dollars for one, among their friends. People often asked me: "Why do you not give your money outright? Why do you compel colleges to raise money to meet your pledges?" My answer is, "Because I have tried that way and it works well."

In the first place it tests the college and shows whether it has any natural constituency of its own. In the next place it rallies its friends to the support of the college, and it makes for it new friends. In the third place, it keeps my gift from stopping some other man's gift, and compels the other gift to be made. Finally, it multiplies my gift by two, or three, or four.

It has made my \$5,000,000 yield \$15,000,000. It makes three blades of grass grow where there had been one. I have not always insisted on the same proportion. Sometimes I have accepted dollar for dollar.

Other times I have taken two to one, and still more frequently three to one. Repeatedly I have offered \$50,000 to a college if it would raise \$150,000 additional. Sometimes they have thought me a little hard-hearted in the conditions I made, but I thought I was doing right. I compelled them to make friends, and compelled their friends to prove their friendship.

EYE ON COLLEGE FINANCES

I did more than this. I kept a financial report of practically every college in the country. I studied these reports. I knew which colleges had been careless in the investment of their endowments. I knew which colleges had borrowed from one fund to help out another. When they came to me for help I told them they had been dishonest.

I talked to them in plain language. They did not like it very well, but they went home and adopted a new system of book-

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keeping. They separated their current expense money from their endowment money. They employed competent auditors to go over their accounts. They used new balance sheets, with certificates sworn to by good public accountants.

I compelled them to become business-like. I believe this thing itself was a larger gift to the colleges than all the money I could give them. The day of hit or miss bookkeeping in college offices has gone by, and I was able to push it a little as it was going.

Naturally they thought me hard-hearted in all this. Sometimes they said that I was not very ladylike in my language to them. If a board of trustees took endowment to pay current expenses, and then sent a committee to me to ask me to make it up, and I told them they ought to be in jail, they thought I was not very ladylike.

SHOW CLEAN BALANCE SHEETS

But they hustled around among their friends and got money to replace what had been taken, and started in a new method. And a year or two later they would come to me and show a clean balance sheet; then I would say:

"Gentlemen, you have done very well. Your funds are in good condition, but you need more. I will give \$50,000 if you will raise \$150,000 more."

Then they would go out and raise it, and when they had got it raised they would go out and invest it.

The average board of trustees is a safer, more business-like body than it was twenty-two years ago. The average college treasurer is a much more business-like man. I know this, for I have watched it, and in part I have caused it. I simply made up my mind not to give my money where it was going to be frittered away. And this policy bore fruit.

I have given some money to educational work through the American Board of Commissioners for Foreign Missions. I began this through the interest of my wife in this work. The first guests we had in our home were some Chinese from a Sunday-

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school class in which she was interested. The first foreign mission gift that we made was to Dr. Tracy of Turkey for his college.

HELPING FOREIGN MISSIONS

I have not felt called upon to give money to the general work of foreign missions. My field has been the field of education. But when the American board undertook to raise \$2,000,000 for endowment of its foreign missionary colleges, I believed that to be directly in line with my work. I believed that whatever money I gave there would be well invested and rightly used. One of the things I am going to do now is to give \$100,000 to this cause. It is a gift that I am proud to make.

I have given \$1,000,000 to the city of Chicago. That is where I made my money. But Chicago does not need money for small colleges, so I have given money to the City Missionary Society, the Young Men's Christian Association, and Chicago Theological Seminary, to the Presbyterian Hospital, and other agencies which I believe to be most nearly in line with the work I have tried to do.

The man who is to give away money must choose the field in which he is to do it. If I had had a thousand times as much as I had I could not have answered all the requests that have been made of me.

PAYS TRIBUTE TO MRS. PEARSONS

I have no criticism to pass on any one else who chooses a different method, but I believed that my own money would go farthest and do most good if I invested it in the young manhood and young womanhood of our country. So my wife and I chose twenty-two years ago to invest in Christian education.

For eighteen years I had her companionship and constant help. In the last four years I have continued this work which she and I so long enjoyed together. The choice we made was a beautiful one, and a happy one. I cannot tell how much joy there has been in it for us both. I can only be glad that we were led to do as we have done.

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I have not said much about the spirit which has been behind these gifts. I am a plain business man, and I talk in plain language, the language of commerce and of common sense. But I want to say more earnestly than I have ever said before that I believe I have been guided in this work. I do not think it has all been of my own choosing or planning.

NEVER HAS BEEN A HYPOCRITE

Whatever people have said of me they have never called me an old hypocrite. I do not care to say more than I am now saying about the spirit which has guided these gifts, but I should be false to myself if I said less than this.

I have never been a sectarian. For good reasons considerable of my work has been done for Congregational institutions, and next to that Presbyterians claim my interest. But I have done this in no sectarian spirit. Among the colleges that I have helped are Methodist, Baptist, Quaker, and nonsectarian institutions.

But I have emphasized the Christian idea, because I believe that education is of little value without character, and may be even harmful. I have tried to make my gifts a contribution to the work of God and the welfare of mankind.

I got some idea of the value of Christian education in my early association with Mary Lyon, the founder of Mount Holyoke College. That noble woman used to come to my house and when I began the practise of medicine I was near her college. I have been able to befriend it since. I gave it a building and some money for endowment. I do not believe there is in New England, or in all the country for that matter, a better college for women than Mount Holyoke. It stands in my mind for an ideal of Christian womanhood, and I believe in Christian womanhood, and Christian manhood.

Some of my gifts seem to me almost to have been taken out of the sphere of my own planning. There is one of them that I think of which seems to me to have been a direct inspiration. I refer to the \$50,000 which I gave to establish the water works for

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Berea college. That was the most beautiful gift I ever made. When I think of the way that came about and all the good that has been done I consider that gift an inspiration.

I have the greatest joy in my colleges. They are my children. They are my only children. They are good children and growing children. No father was ever more proud of his family than I am of these colleges. I have nurtured them, loved them, scolded them sometimes, but I have watched them with more affection than they have always realized. And they are my joy and crown. I have no more money for them, but all the affection which I ever had for them I still treasure.

I like to think of them, from old Vermont, where I was born, across the continent to Pacific University in Oregon, and all the way from Ashland, in the pine woods of Wisconsin, to Rollins in Florida, and to Pomona in southern California. Their names are precious to me, and their prosperity brings me great joy.

PRAISE FOR THE NEWSPAPERS

I wish I could send greeting on this birthday to all my friends near and far. I should like to answer all the letters and send messages to all the institutions which send their greetings to me. I cannot send individual messages to all of them, but I send a hearty word of appreciation through the medium of the public press.

I want to say a word to the newspapers. They have always been my friends. They have advertised my efforts, and have encouraged colleges to meet my conditions. In some cases the effort would entirely have failed if it had not been for the hearty support of the press. I have not sought newspaper notoriety. I have been careless what they have said about my methods, but I want at this time to express my appreciation of the courtesy and helpfulness of the press throughout the country.

I hope that I shall live to be 100. The conditions of my general health are such that that does not seem impossible. But I cannot live nine more years as strenuous as the last have been. I have lived in the joy of achievement, and with the strain of sympathy with the institutions I have been helping.

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LOOKS BACK WITH THANKFULNESS

I have taken upon myself more of their burden than they could realize. I cannot do this longer. What time may remain for me must be spent in quiet. What money I have is fully provided for. I look back with great thankfulness over the ninety-one years of my life, and especially over the last twenty-two.

If these years seem remarkable to my friends, they seem nothing less than wonderful to me.

I send this final message to the colleges I have helped. Guard faithfully your endowment funds. Use careful business methods in placing the funds of the college. But even more carefully guard your students. Keep them from harm, for the hope of the country is in the young people you are training.

I should like to give a word of advice also to prosperous men. Do not put off your benefactions till you are too old to enjoy them. Do not leave your money to people to quarrel over. Do not shorten your lives by extravagances. Find some good thing which ought to be done, and begin to do it.

Take that field of philanthropy and make it your own. Put in your work in such a way that you come to be known as a friend of the cause to which you give your efforts. And the experiences that that course will bring will cause you greater joy than any other in life.

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NINETY-FIRST BIRTHDAY: GREETING OF THE CHICAGO CONGREGATIONAL CLUB TO DOCTOR D. K. PEARSONS APRIL 14, 1911

WRITTEN BY REV. DR. SIMON GILBERT

April 14 has come to be a cherished red-letter day with us, as well as with you; and we, the members of our Congregational Club, are all of one mind and one heart tonight as we turn to think of you. And, as you must already know, our thought is full of love, of admiration, of gratefulness as we offer heartfelt congratulation on this your Ninety-first birthday.

Ninety-one years; and what years they have been—these years of discoveries and inventions, modern miracles at which all men wonder, necessitating perpetual crises, evolutions and revolutions so many of them taking place within the measure of your own life! No doubt you have reached the period where there is no resentment at having Shakespeare's word applied to you:

“Oh, sir, you are old,

Nature in you stands at the very verge of her confine.”

Even sunsets, it is said you know, “do take a sober coloring from an eye that hath kept watch o'er man's mortality”; but what we are thinking is of the gracious quality, the meaning, the culminating issues and beneficent outcome of this long life that has been given you. And so we unite in thanking God for what during all these years, he has been doing for you, and has been doing through you, for our country and the world. Surely it were not possible, now, to think of it all, the acute timeliness, the largeness, the varied scope and self-perpetuating beneficence of all this sagacious planning and doing, and doing and giving on behalf of these near-fifty Colleges which you so fondly love to

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speak of as "my children," without having wakened in one's mind a feeling akin to awe, as if somehow taken up into partnership with God himself.

It was a beginning of good fortune for you—as some of us also have fine reasons for believing—that you were given birth and early training up in Vermont. Fortunate, too, perhaps, that you were not allowed to stay there too long! Then how often, oh, how often you must have blessed the good Hand of Providence which led you, while in your early prime, down the valley of the Connecticut, loveliest of river valleys, in sight of old Mount Tom and the classic Mount Holyoke, and opened the way for you to the gracious home of Deacon Chapin, and, quite as important, to that of Miss Chapin—foreordained to be evermore the good genius of your own home, the chiefest boon in your life. Moreover, of like far-reaching good fortune was it that there, as you drove your Doctor's gig up and down among those picturesque hills and valleys you came to know also, that inspired woman, one of the most prophetic spirits of her time, Mary Lyon; and that just at the time when she was not only founding and making Mt. Holyoke Seminary, but was beginning to make that great new epoch in modern educational history for women, the world over. And we suspect that nobody ever learned a greater lesson from that inspired educator and college builder, than did the young doctor in his gig, as he began dreaming for himself the new scheme of life; and ever after was not disobedient to the far-vision. Of course little enough, at the time, did he know what it all meant. At any rate, he had been confronted by his "Burning Bush" in the desert, and began to heed the imperativeness of the Inner Voice.

And now, as from this happy point of view you look back over the long way in which you have been so graciously led, how timely it must seem to you, the time when you were led to come west, to come here to Chicago. Not a day too soon, nor a day too late. It was exactly the time for you, in your way, to make here your fortune, as we call it.

Then, when some twenty-five years later, now some twenty-

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two years ago, the same gracious Hand struck the hour, the moment for the grand, new task to be taken up, there was, as we love to recall, no paltering, no divided counsels. And today, as we glance over this last and most unique period in your life, the great educational and college-building era of it, there seems to us nothing more strikingly worthy of note, than its supreme timeliness.

It was a just remark of Professor Dexter of Yale, that if the founding of Harvard College had been delayed twenty-five years, the whole course of New England history would have been different. No doubt of it. But here we have in mind not one college, but fifty such coöperant factors in American life; colleges which had indeed been founded some years before, but which, by reason of the scantiness and extreme uncertainty of their provisions and equipment, were utterly inadequate to cope with the new educational conditions and necessities.

Think of it, how tremendously different the case of the higher educational problem in our country would have been today, had not somebody in the all-seeing Providence of God been raised up to take the timely initiative, and with contagious consecration and courage set going this majestic educational movement. The very stones would have cried out.

Let those of us realize it who can, the sinister drift in American character and life had the man chosen of God for this new-century educational movement been disobedient to the heavenly vision; had he, instead of consecrating himself to his mission, been only half-hearted about it and in some paltering evasion trifled with it and sought to bargain with his conscience in putting off the matter, and putting it over to the "dead hand" of some last will and testament, which might or might not have been made good.

What if all these half-a-hundred Colleges, east and west, north and south, Beloit and Berea, Carleton and Colorado, and the rest, and, especially, our own Chicago Theological Seminary—in its way the sacred capital of them all—had been in shiftless abandonment left in their poverty and utter inadequacy of endowment and support to drag along at a poor dying rate their losing

APPENDIX 3

competition with the non-Christian schools; where would we be today?

Nor in this connection should mention be omitted either of certain beginnings of large educational endowments through the American Board in mission lands, or of gifts made to vital interests in our own City, including besides the Chicago Theological Seminary, the McCormick Theological Seminary, the Presbyterian Hospital, the Art Institute, the Young Men's Christian Association, and specially the Chicago City Missionary Society; gifts amounting to over a million dollars, all in addition to the four or five millions given elsewhere—all destined to have effects of incalculable importance, "ages on ages telling."

Never, never will men of the illumined apprehension fail to appreciate the "thrice and four times" valued gifts thus early made, when most they were needed.

And then, one other thing; it must be a satisfaction to you, Dr. Pearsons, as it is to us, to think of the number of other more or less illustrious educational givers, some of them with indeed many times more millions than you have been entrusted with—who have graciously acknowledged their indebtedness to you, your precedent, example and way of making your gifts; the conditioning way, which has won so many thousands of others into the same widening and inspiring fellowship of educationalists and timely helpers.

There is a Scripture, you know, which speaks of a time when one should chase a thousand, and two put ten thousand to flight. Unspeakable is the felicity of our own time when one individual, starting in the nick of time, may be worth a thousand men; when one may touch a button and set enormous systems of activity into correlated motion and power; when one may pitch the tune and thousands of voices shall roll on the glorious symphony.

Let Homer sing as he may in deathless verse of proud Troy and the heroes and battles that surge about its falling walls; let the Latin Poet more prophetic in his spirit sing of "arms and the man" and celebrate the far-visioned epic of the kingdom that was to be, the "kingdom bounded by the ocean, the fame of it by

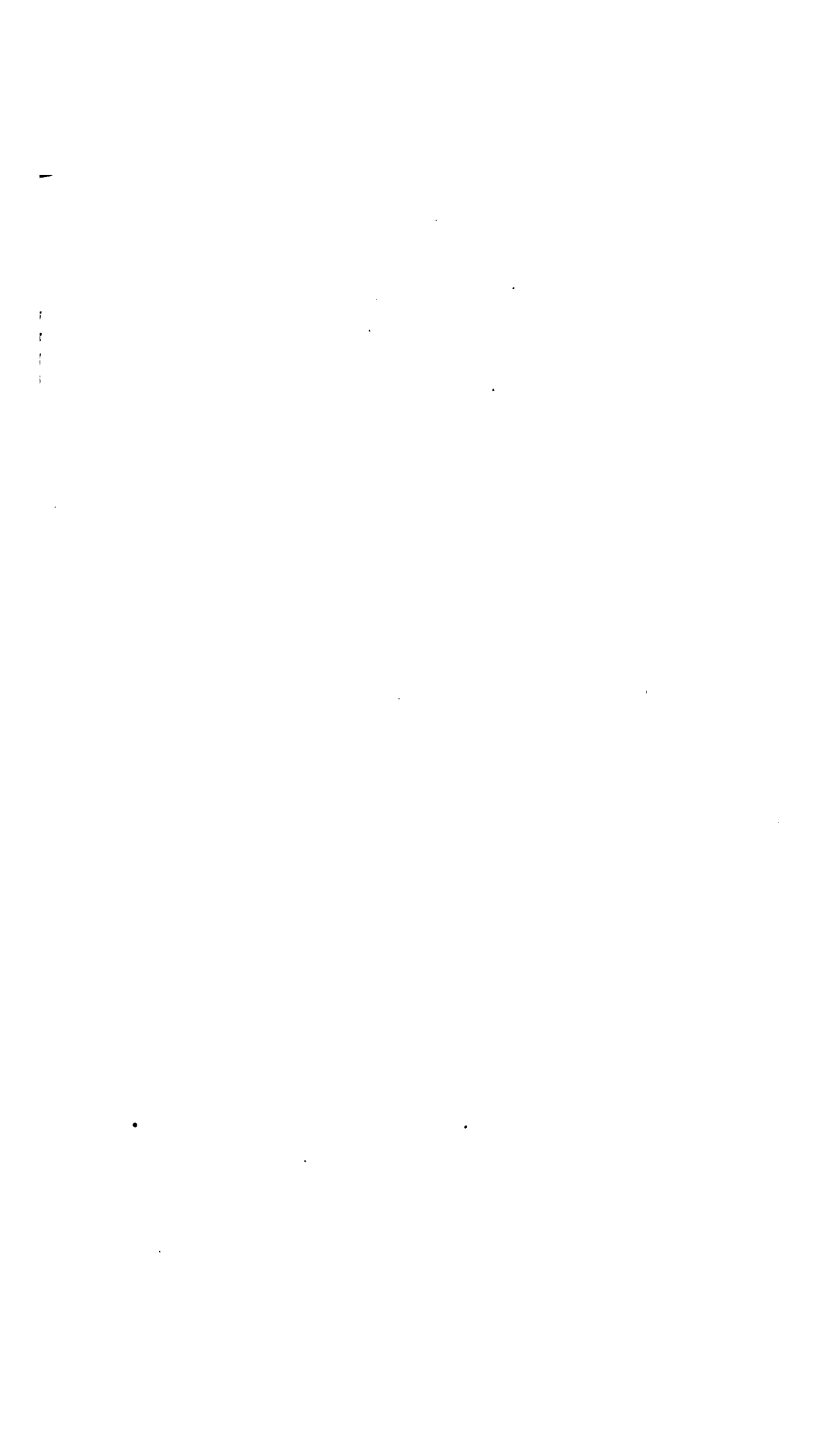
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the stars." But this new educational epoch, which is so directly to help on "the happy history," not for our America only but for all the world, this will call for a new kind of epic for its fitting celebration, should some one ever appear competent for its portrayal.

Meanwhile, our dear Dr. Pearsons, grateful as we are to him who is the giver of every perfect gift and of all good giving, be assured that we all join with profound affection in thanking you for all that you these so many years have been doing, and in fervent prayer and hope that this later portion of your life may be enriched with the divinest comforting and good cheer, and that the continuing history and ever-increasing output of these fifty Colleges and of this our Seminary may more and more illuminate the wisdom of what has been so opportunely and worthily done for them.

In that mystical Scripture of one of the Prophets, reference, you remember, is made to a "window opened in heaven"; exactly what is meant by it we may not know, but in view of the ineffable satisfactions and strange gladness of spirit in this Christly business for others, which you—you and *she* who was, and still is, your wisest and closest partner in it all—have experienced, do we not seem to see at least a glimpse of its meaning? *A window opened in Heaven.*

Signed—COMMITTEE OF THE CLUB	{	SIMEON GILBERT.
		OZORA S. DAVIS.
		THOMAS C. McMILLAN.



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